solutions for small business

bc business resource guide

guidelines and requirements for business

DOC
BC
S488
D:B
2000
c.3

British Columbia Canada

Canadian Cataloguing in Publication Data
Main entry under title:
BC business resource guide. -- 2000-

(Solutions for small business)

Irregular.
Title from cover.
Subtitle: Guidelines and requirements for business.
Running title: Solutions for small business, BC business resource guide.
Co-published by Western Economic Diversification.
Continues: Resource guide for B.C. businesses.
ISSN 1208-8862.
ISSN 1496-9750 = BC business resource guide

1. New business enterprises - British Columbia - Handbooks, manuals, etc. - Periodicals. 2. Small business - British Columbia - Handbooks, manuals, etc. - Periodicals. I. British Columbia. Ministry of Small Business, Tourism and Culture. II. Canada. Western Economic Diversification Canada. III. Title: British Columbia business resource guide. IV. Title: Resource guide for B.C. businesses. V. Title: Guidelines and requirements for business. VI. Title: Solutions for small business, BC business resource guide. VII. Series.

HD62.5.B3 658.02'2'09711 C00-960336-0

This publication is printed by the Ministry of Small Business, Tourism and Culture, Province of British Columbia and Western Economic Diversification, Federal Government of Canada. If you have any comments or suggestions regarding the publications, please contact:

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Forward

This publication is part of the Solutions for Small Business series sponsored by Western Economic Diversification and the B.C. Ministry of Small Business, Tourism and Culture.

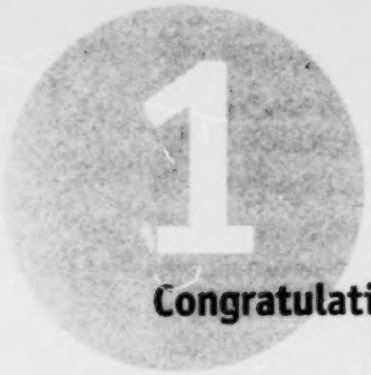
Both agencies are committed to supporting the needs of small businesses and further information about small business programs and services is available on each agency's web site **www.wd.gc.ca and www.gov.bc.ca/sbtc**.

The Solutions series is also available on both web sites as well as on the web site of Canada-B.C. Business Services **www.sb.gov.bc.ca**. The four publications in the series are:

- Business Planning and Financial Forecasting
- Exploring Business Opportunities: a guide for entrepreneurs
- Resource Guide for British Columbia Businesses: information and guidelines
- Starting Your Home-based Business: a manual for success

Canada-B.C. Business Services is another joint partnership between Western Economic Diversification and the Ministry of Small Business, Tourism and Culture. The program offers specialists who can advise on taxation, statistics and business planning as well as a wide range of business information and interactive business planning tools.

Canada-B.C. Business Services has offices in Vancouver and Victoria as well as outreach centres throughout the province in the offices of Community Futures Development Corporations and Government Agents. For locations, or for more information, check **www.sb.gov.bc.ca**.



Congratulations

Congratulations on your decision to start up a business. While the venture is sure to require a lot of hard work and dedication, you will find the experience can also be very rewarding.

This resource guide provides an overview of many things you'll need to know when starting up your business. It outlines some of the considerations you should examine before you start, types of business entities, requirements you will encounter from various levels of government and types and sources of financing. Most importantly, the resource guide tells you where to find more information about all of these topics, and provides a wealth of resources you can draw on to assist in the success of your business venture.

Best of luck in your new endeavour!

Checklist of Business Start-up Considerations

The following are general considerations and requirements affecting most businesses. Please note, additional regulations from the municipal, provincial and/or federal governments may apply to your particular business.

☐ Ways to Get Into Business

Ensure your chosen method of obtaining a business is the most effective and efficient way of conducting your operations. See page 4.

☐ Company Formation/Name

If you are planning to operate under a business name as a sole proprietorship, partnership or limited company, you must register with the provincial Corporate Registry. See page 7.

☐ Business Licences

If your business is located in an incorporated municipality (i.e., city, town, village or district), you may obtain a business licence from the municipal business licence office. If your business is located in an unincorporated area of the province, contact the nearest regional district office. See page 14.

☐ Acts and Regulations

A business licence may not be enough to legally operate your business. This book outlines how specific provincial and federal acts and regulations apply to many businesses, including production/manufacturing businesses, retail businesses and service businesses. For a listing, see the Index under "Act."

☐ Taxes

SST – Social Service Tax
(also known as Provincial Sales Tax)
If you are buying goods for wholesale or retail sale, apply for a social service tax registration certificate. See page 44.

GST – Federal Goods and Services Tax
If your annual revenue from the sale of taxable goods and services will exceed $30,000, you are required to register for the GST. See page 47.

Federal Income Tax
If you conduct business as a proprietorship or a partnership, report your share of gross and net profits (or losses) for the business fiscal period, January 1 to December 31, on your individual tax return. For an incorporated company, file a corporation tax return within six months of the end of the corporation's fiscal period. See page 42.

☐ Labour Requirements

Business Number

If you are hiring employees, obtain a Business Number from Canada Customs and Revenue Agency for remitting employees' income tax deductions, Employment Insurance premiums and Canada Pension Plan contributions. See page 16.

Workers' Compensation

If you are hiring employees or if your business is incorporated, register with the Workers' Compensation Board before commencement of business. See page 19.

Employer/Employee Rights

If you are hiring employees, contact the nearest Employment Standards office of the provincial Ministry of Labour. See page 17.

Human Rights

An employer in B.C. must maintain a workplace that is free from discrimination and harassment. The provincial *Human Rights Act* outlines specific prohibitions against discrimination in employment, housing and public services. See page 20.

Employment Standards Act

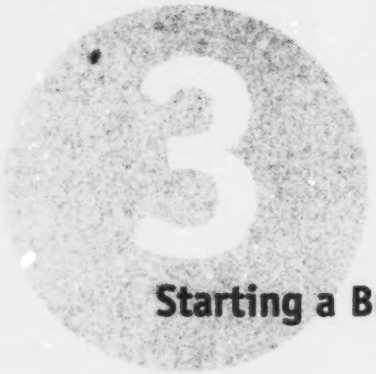
The *Employment Standards Act* ensures that British Columbia workers receive minimum wages and standards of employment. See page 17.

☐ Business Records

As required under various acts, if you are operating a business or earn income from self-employment, you should set up an orderly record and accounting system. It is recommended that you contact a qualified accountant to assist you with your business records and accounting system. See page 49.

☐ Sources of Capital

Ensure your planned venture has adequate sources of financing to meet operational needs. Find out if you qualify for any funding assistance. See page 50.



Starting a Business

Investigate and take the time to obtain as much information as possible about the business and industry of interest to you.

It is important for you to determine if the type and size of the business you are considering is compatible with your interests, talents, personality and capital. Be sure that you are able to adequately finance the purchase of the business and that you allow for sufficient operating capital to handle growth expectations.

Four Basic Routes to Owning Your Own Business

Starting a new business from scratch.
Remember that there are only so many potential customers in any target market, and the new venture must attract and retain a large enough share of this market to survive and prosper. This market share must be taken from existing businesses or from filling a new market niche (need).

Buying the assets of an existing business that has ceased to operate.
With this option, you must reconstruct the business and develop the market from scratch. Keep in mind you may inherit the reputation of the previous owner (potentially good or bad) if you open a similar operation in the same location.

You may realize substantial savings over the replacement cost of equipment if you buy it at a distress sale price from a business that has since ceased to operate. Consult an accountant on the tax implications of such a purchase.

Buying an existing business as a "going concern" (purchase its shares).
This option offers the purchaser an existing customer base while minimizing the need for a larger marketplace, as no additional competition has been created. Bank support may be more easily obtained because of this established customer base.

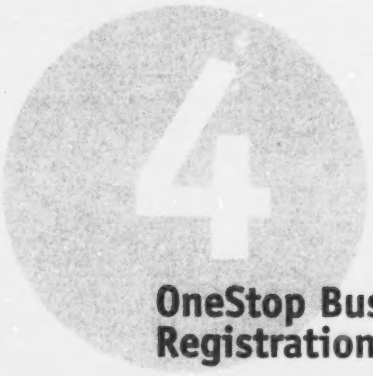
Do not assume that with better management the business can be improved. The previous owner may have been under the same misconceptions when he or she bought the business. Speak discretely with a few key employees, away from the business, and listen when they explain why and how the present management style developed.

See Appendix G for a checklist of considerations before making your decision.

Purchasing a franchise.

Franchising offers a degree of independent ownership (profit share) within a tested supervisory format. The franchise holder benefits from the franchiser's experience and knowledge of the business (choice of location, financing, marketing, record keeping and promotional techniques). As a franchisee, you start your business with an established brand-name product or service, and the further advantages of tested and proven management and financial control systems. Nevertheless, there is no guarantee you'll make a profit. The franchise holder is ultimately responsible for his or her own success or failure.

See Appendix H for a checklist to evaluate a franchise.



OneStop Business Registration

The federal, provincial and municipal governments have certain requirements for the registration of new businesses or businesses under new ownership. OneStop Business Registration (OneStop) cuts the red tape and reduces the paperwork and time associated with filling out the forms necessary for starting a business in B.C. OneStop is a joint federal-provincial-municipal initiative.

The OneStop system is a user-friendly computer program enabling new and existing businesses to complete multiple government applications quickly and efficiently. OneStop will:

- Eliminate travel to different offices and locations;
- Provide plain language instructions when supplying information;
- Speed the completion and submission of single and multiple government forms;
- Avoid delays by improving accuracy and speeding the processing of forms; and
- Offer several different forms from which to choose and assist you in completing all forms.

OneStop offers five of the most commonly used forms. Now you can apply for any or all of these registrations *at one time, in one location* in less than one hour:

BC Corporate Registry

✓ Declaration for Registration of General Partnership or Sole Proprietorship (Name Registration)

BC Consumer Taxation Branch

✓ Application for Registration as a Vendor (Provincial Sales Tax)

Workers' Compensation Board

✓ Employer's Registration Application

✓ Personal Optional Protection

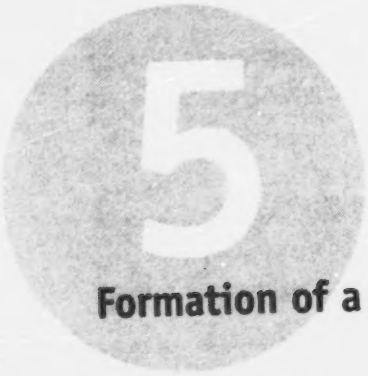
Canada Customs and Revenue Agency

✓ Business Number accounts: GST; corporate income tax; payroll deductions; and import/export

OneStop can be used by sole proprietorships, partnerships, corporations, co-operatives, incorporated societies and associations. You may choose the specific forms you wish to complete, or the OneStop program can help you determine the required forms for your business.

If you are registering a proprietorship or partnership, your business name must be approved prior to using the OneStop system (see contact information for Name Reservations and Partnerships on page 7).

Visit the OneStop web site at **www.osbr.sb.gov.bc.ca** for more information.



Formation of a Business

Types of Business Formations

Businesses operating in B.C. may be either incorporated or unincorporated and may be structured according to one of several forms. This section briefly describes the main types of business structures and outlines their basic characteristics.

Unless the structure of your company is very simple and straightforward, you are advised to employ the services of a lawyer and an accountant. A lawyer can provide thorough advice on the legal aspects of your business plans and an accountant can advise you on the financial implications of incorporation.

The Corporate Registry of the Ministry of Finance and Corporate Relations provides the legal framework and files documents for the incorporation, registration (including business name registration), maintenance and dissolution of companies, societies and co-operatives doing business or active in British Columbia. The Corporate Registry facilitates and supports commerce in the province by providing the mechanism to register business and not-for-profit entities, as well as to deliver information on creating and registering such entities, in a cost-effective manner.

Corporate Registry
Ministry of Finance and Corporate Relations
2nd Floor, 940 Blanshard St.
Victoria, BC V8W 3E6
Web: **www.fin.gov.bc.ca/registries/Corppg/**

Mailing Address:
Corporate Registry
Ministry of Finance and Corporate Relations
PO Box 9431 Stn Prov Govt
Victoria, BC V8W 9V3

General Information
Victoria: (250) 387-7848
Vancouver: (604) 775-1041
Fax: (250) 356-0206

Incorporation/Alterations/Registrations
Victoria: (250) 356-8648
Vancouver: (604) 775-1045
Fax: (250) 356-8923

Societies and Co-operatives
Victoria: (250) 356-8673
Vancouver: (604) 775-1046
Fax: (250) 356-6977

Name Reservations and Partnerships
Victoria: (250) 356-2893
Vancouver: (604) 775-1044
Fax: (250) 356-1428

Forms and information packages on registering and incorporating companies are available to download from the Corporate Registry web site at **www.fin.gov.bc.ca/registries/Corppg/**, which also provides resources such as fee schedules and checklists for filing with the registry.

Sole Proprietorship

Establishing a sole proprietorship is the simplest way to set up a business. In this business structure, a single person performs all the functions required for the successful management of the business.

A sole proprietor is fully responsible for all debts and obligations related to the business. A creditor with a claim against a sole proprietor would normally have a right against all of his or her assets, whether business or personal. This is known as unlimited liability.

This type of business comes under provincial or territorial jurisdiction. If the proprietor chooses to operate a business under a name other than his or her own, he or she must register with the province by filing a name approval form with the Corporate Registry (see previous page for contact information). Once the name is approved, it is reserved for 56 days. A proprietor has these 56 days in which to submit a declaration of proprietorship to register the proprietorship with the Corporate Registry.

If a sole proprietor establishes a business in his or her own name, without adding any other words (e.g., "and sons" or "and associates"), it is not necessary to register the business.

Advantages and Disadvantages of a Sole Proprietorship

Advantages:

- Low business start-up costs
- Greatest freedom from regulation
- Owner in direct control of decision-making
- Potential tax advantages to owner
- All profits to owner

Disadvantages:

- Unlimited liability
- Lack of continuity in business organization in absence of owner
- Difficulty in raising capital
- No name protection

Partnership

A partnership is an agreement in which two or more people combine their resources in a business with a view to making a profit. In order to establish the terms of the partnership and to protect partners in the event of a disagreement or dissolution of a partnership, a partnership agreement should be drawn up with the assistance of a lawyer. Standard form partnership agreements can also be purchased inexpensively at stationery stores. Partners share in the profits according to the terms of this agreement.

There are two types of partnerships: general and limited.

General Partnership: In a General Partnership, responsibility for all aspects of the business is carried jointly by the partners, regardless of the capital contribution of each. Two or more owners share the management of the business, and each is personally liable for all debts and obligations of the business regardless of the level of his or her direct investment. This means that each partner is responsible for, and must assume, the consequences of the actions of the other partner(s).

Limited Partnership: Limited Partnership is a special type of partnership that consists of one or more general partners and one or more limited partners. A limited partner contributes only capital to the business. Limited partners cannot act on behalf of the company nor be held responsible for the liabilities incurred by the company beyond the extent of their investment. This is known as limited liability. General partners are fully liable for the debts and obligations of the business, but may be entitled to a greater share of the profits.

General and limited partnerships fall under provincial jurisdiction. For both forms of partnership, the partners must first register with the province by filing a name approval form with the Corporate Registry (see page 7 for contact information). Once the name is approved, it is reserved for 56 days. The partners have these 56 days to register the partnership with the Corporate Registry of the Ministry of Finance and Corporate Relations under the *Partnership Act* by submitting a declaration of partnership signed by all partners.

Advantages and Disadvantages of a Partnership

Advantages:

- Ease of formation
- Low business start-up costs
- More sources of investment capital
- Possible tax advantages
- Limited regulation
- Broader management base

Disadvantages:

- Unlimited liability (except for limited partners)
- Divided authority
- Possible conflict between partners
- One partner can legally bind the other without prior approval
- Difficulty raising additional capital
- Difficulty finding suitable partners
- No name protection

Corporation or Limited Company

A corporation is a legal entity separate from its owners, the shareholders of the company. Each shareholder has limited liability. A creditor with a claim against the assets of the company generally has no rights against its shareholders, although in certain circumstances shareholders may be held liable. Directors may also be held liable for their direction of a company under certain circumstances. It is recommended that you seek legal advice prior to incorporation.

A business can be incorporated at either the federal or provincial level.

Provincial: If a company intends to carry on its activities solely in one province, provincial incorporation may be preferable. Should the company wish to expand its activities outside of its provincial jurisdiction at a later date, it must register extra-provincially with every other province in which it will conduct business.

The provincial acts regulating companies vary according to historical and local requirements, yet they remain compatible with the general legislation under which federal companies are incorporated. Despite the similarities, however, it is advisable to obtain legal advice to determine the differences involved. In B.C., contact the Corporate Registry for further information on B.C. incorporation (see page 7 for contact information).

Within B.C., an incorporated company is required to provide a Notice of Office signed by a subscriber or solicitor and Memorandum and Articles of the company signed by the subscribers. The application must then be approved by the Corporate Registry, which issues a Certificate of Incorporation (see page 7 for contact information).

A company incorporated in B.C. may be organized as either a reporting company or a non-reporting company. A reporting company has securities listed for trading on a stock exchange, has been known previously as a public company, has been classified as a reporting company by the Corporate Registry or is otherwise defined as a reporting company by the *Company Act*. For a full definition of a reporting company, refer to Sec. 2 of the *Company Act*.

Federal: Under the *Canada Business Corporations Act*, any individual or corporation may receive a certificate of federal incorporation for any legal purpose with the exception of such financial institutions as banks, insurance companies, and trust and loan companies.

The Articles of Incorporation, a Notice of Registered Head Office Address and a Notice of Directors must be completed and forwarded to the Director, Corporations Directorate. These documents are available in the Federal Incorporation Kit from:

CORPORATIONS DIRECTORATE
Industry Canada
2000 – 300 West Georgia St.
Vancouver, BC V6B 6E1
Phone: (604) 666-9875; Fax: (604) 666-7981
Web: **www.strategis.ic.gc.ca**

Information relating to amendments, continuance, amalgamation and dissolution of federal corporations is also available from the Corporations Directorate.

Extra-provincial Company: If your company is already incorporated in another province or country and you wish to do business in B.C., it is necessary to register with the Corporate Registry as an extra-provincial company. This requirement includes companies incorporated federally under the *Canada Business Corporations Act*.

An extra-provincial company must (with certain exceptions) be registered within 30 days of commencing business in the province. When a company is listed in a B.C. telephone directory, is advertising within the province,

has a resident agent or representative in B.C. or has a warehouse in the province, it is considered to be conducting business in B.C.

An extra-provincial company must appoint a B.C. attorney to represent it and must comply with provincial legislation regarding licences and taxes. For more information, contact the Ministry of Finance and Corporate Relations, Corporate Registry (see page 7 for contact information).

Foreign companies may come under the jurisdiction of Industry Canada. For more information, contact Industry Canada, Corporations Directorate (see page 10 for contact information).

If you own a B.C. company and want to expand your market area to include other provinces, you must contact the Corporate Registry (or equivalent) in each province in which you plan to do business.

Advantages and Disadvantages of a Corporation

Advantages:

- Limited liability
- Possible tax advantage (e.g., lower small business tax)
- Specialized management
- Ownership is transferable
- Separate legal entity
- Easier to raise capital
- Name protection

Disadvantages:

- Closely regulated
- Most expensive to organize
- Charter restrictions
- Extensive record-keeping necessary
- Double taxation of dividends
- Shareholders and directors may be held legally responsible in certain circumstances
- Personal guarantees undermine limited liability advantage

Business Co-operative

A co-operative is a legally incorporated business owned and controlled by its members. Its main purpose is to serve the needs of its members. It allocates profits back to its members and operates on the democratic principle of 'one member, one vote.'

Throughout British Columbia, co-operatives (co-ops) are providing people with innovative alternatives to traditional business structures. By working together within the co-operative business model, people are able to meet their own needs while contributing to the health of the provincial economy.

Co-operatives have flourished in British Columbia since the 1880s. Today, co-operatives can be found in all sectors of the economy, from forestry to fisheries, child care to financial services, transportation to entertainment. There are co-operative radio stations, colleges, wholesale businesses and consulting agencies – virtually any business enterprise can operate successfully as a co-operative. In the past few years, a record number of B.C. business co-ops have become incorporated under the *Co-operative Associations Act*.

People establish co-operative businesses for many reasons, whether economic, social, philosophical or personal. In business, there are certain advantages to choosing an operational structure that encourages and enables people to work together and learn from each other.

The co-op model facilitates economies of scale. For example, 10 merchants who pool their resources are able to leverage a better price in the wholesale market than an individual buyer. Improved purchasing power can result in greater profit share to the members/owners of the co-operative.

Consolidating the marketing effort of suppliers selling a common product can result in greater product awareness in the marketplace and a better return on advertising dollars. With the initial investment shared among a group of members/owners, each person's contribution is less than in a sole proprietorship, thereby decreasing the risk to each individual.

The liability of each co-op member/owner is limited to the value of the shares the individual holds. Members/ owners receive a share of the co-operative's annual surplus based on their individual use of the co-operative.

Cooperatives and Voluntary Sector
Ministry of Community Development,
Cooperatives and Volunteers
229 Market Square, 560 Johnson St., Victoria
Phone: (250) 356-9829
Toll-free: 1-877-777-1533
Fax: (250) 387-2935
Web: **www.gov.bc.ca/cdcv**

Mailing Address:
Cooperatives and Voluntary Sector
Ministry of Community Development,
Co-operatives and Volunteers
PO Box 9915 Stn Prov Govt
Victoria, BC V8W 9R1

Advantages and Disadvantages of a Business Co-operative

Advantages

- More sources of capital due to member contributions
- Risk shared equally by all members/owners
- Members provide mutual support and pool skills
- Democratic decision-making
- Relatively flexible structure (allows for changes in membership and responsibilities)

Disadvantages

- Potential unfamiliarity with collective decision-making methods
- Lack of banks' experience with co-ops

Society

A society is a "not-for-profit" organization governed by the *Society Act*. This act establishes the legal framework under which societies are incorporated and maintained in B.C.

Societies must be registered through the Corporate Registry of the Ministry of Finance and Corporate Relations (see contact information on page 7). The ministry web site features a checklist for registering a society which you may find useful at **www.fin.gov.bc.ca//registries/corppg/crcheksoc.htm.**

Financial Institution

Financial institutions operating in B.C., such as insurance companies, trust companies and deposit-taking organizations (i.e., credit unions), are governed by the *Financial Institution Act*.

This act invokes some provisions of the *Company Act*, under which such companies are incorporated or registered extra-provincially, and provides for the business authorization of financial institutions.

The Financial Institutions Commission of the Ministry of Finance and Corporate Relations sets the requirements for the formation of credit unions, trust companies and insurance companies.

Financial Institutions Commission
Ministry of Finance and Corporate Relations
1900 – 1050 West Pender St.
Vancouver, BC V6E 3S7
Phone: (604) 660-2947; Fax: (604) 660-3170
Email: **FICOM@gems9.gov.bc.ca**
Web: **www.fic.gov.bc.ca/**

Required Annual Reports and Financial Statements

A sole proprietorship is not required to file notices, e.g. annual reports, with the Corporate Registry (other than the original registration form if the sole proprietor decides to register a business name).

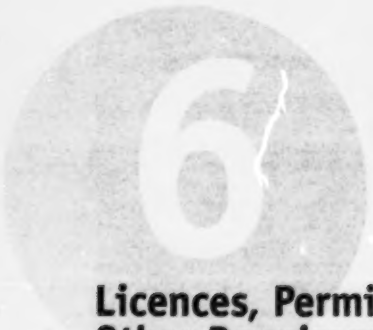
Partnerships are not required to file annual reports either, although they must register with the Corporate Registry.

Every incorporated company is required to file an annual report with the Corporate Registry within two months of the anniversary date of its incorporation. Every registered extra-provincial company must file an annual report within two months of the anniversary date of its registration in B.C. The form and content of these reports is outlined in the *Company Act*.

A co-operative association is required to submit an annual report in duplicate, along with financial statements, to the Superintendent of Co-operatives at the Corporate Registry. This report must be filed within three weeks of the association's annual meeting.

A society is required to file an annual report and a copy of the financial statements with the Corporate Registry within 30 days of each annual general meeting.

For more information, contact the Canada/British Columbia Business Service Centre (see page 61 for contact information) or the Corporate Registry of the Ministry of Finance and Corporate Relations (see page 7 for contact information).



Licences, Permits and Other Requirements

Requirements Administered by Municipalities

Business Licences

Municipalities normally require the licensing of business premises. Business licences are available from the municipal office. Fees and types of licences are determined by municipal bylaws, and vary from one municipality to another. At present, business licences are not required in non-municipal areas of the province.

In some isolated cases, you may also be required to contact municipalities in which you conduct business but do not maintain premises. If you are involved in direct sales to the end consumer, you must contact each community in which you are selling to determine whether or not a business licence is required.

In addition to business licences, municipalities administer the licensing of commercial vehicles.

See the blue pages of your local telephone directory for contact information in your municipality.

Building Requirements

All levels of government have some responsibility for regulating commercial and residential building. Any proposed construction must satisfy all requirements of each level of government involved.

Approval of planned construction should be obtained at the local level through the city hall, municipal office or regional district, which will co-ordinate the various requirements and inspections procedures.

Local zoning bylaws govern the types of buildings that may be constructed within the different areas of a municipality or district. The physical structure and final use of any building is also subject to local building and zoning bylaws. These bylaws cover renovations and/or use within existing buildings as well. Construction projects are subject to inspection at various stages of construction.

Each municipality or regional district has its own procedure for approving and controlling construction and land use. To find out about specific requirements in your community, contact the appropriate building or zoning department prior to commencing any construction or renovations (see the blue pages of your local telephone directory for contact information).

Licences and Permits Issued Under Ministry of Health

The Ministry of Health administers the *Health Act*, which includes regulations for:

- Food premises (e.g., restaurants, food stores, butcher shops, dairies)
- Institutional environmental health (e.g., summer camps, schools)
- Small sewage disposal systems
- Public swimming pools
- Public water systems
- Industrial camps
- Personal services facilities (e.g., tattoo parlours, tanning salons, hairdressing)

Health permits are issued locally by medical health officers or environmental health officers. For sewage disposal, or for operation of a restaurant, swimming pool or drinking water system, a fee may be required to obtain the necessary permitting. Contact your local health authority for further information.

The ministries of Health and Agriculture, Food and Fisheries jointly administer the *Milk Industry Act, Fish Inspection Act, Fisheries Act* and *Meat Inspection Act*. Licences and permits are issued through local health authorities for businesses related to these products. Further information is available on the Ministry of Health web site at **www.hlth.gov.bc.ca/protect/**. (See also Ministry of Agriculture, Food and Fisheries on page 24 for further information related to products falling under the *Fisheries* and *Fish Inspection Acts*.)

The *Community Care Facility Act* regulates caregivers who provide residential child and adult services, as well as child day care services. Licences for these facilities are issued locally under the *Community Care Facility Act* by medical health officers. Further information is available on the Ministry of Health web site at **www.hlth.gov.bc.ca/ccf/** or from your local health authority.

To obtain a licence or permit under the legislation administered by the Ministry of Health, please contact your local health authority and speak with the environmental health officer or licensing officer (see the listing under Health Authorities in the blue pages of your local telephone directory or visit the Ministry of Health web site at **www.hlth.gov.bc.ca/socsec/** for a listing of health authorities in B.C.).

Land Use

Municipalities and regional districts administer provincial government legislation designed to co-ordinate and direct the long-range planning of land use within B.C. If your business has an impact on agricultural or forestry land use in the province, you may be required to obtain approval for the development through the Land Reserve Commission.

The Land Reserve Commission (LRC) is an independent provincial agency dedicated to protecting the scarce supply of agricultural land that is important to the current and future needs of British Columbia and to preserving the integrity of a provincial commercial forest land base that provides economic, environmental and social benefits to all communities in British Columbia. Replacing the provincial Agricultural Land Commission and the Forest Land Commission, the LRC is responsible for managing the Agricultural Land Reserve (ALR) and Forest Land Reserve (FLR). Under the *Agricultural Land Reserve Act* and the *Forest Land Reserve Act*, the LRC works to:

- Preserve agricultural land, as designated in the ALR;
- Encourage the use of such land in a way that is compatible with agricultural purposes;
- Minimize the impact of urban development and rural area settlement on forest reserve land;
- Assist local governments in preparing community land use plans; and

- Encourage local government, First Nations, ministers, ministries and agents of the government of British Columbia and Canada to support and accommodate farm use of agricultural land and forestry use of forest land in their bylaws, plans and policies.

In conjunction with local authorities, the commission is also responsible for assisting in the administration of the *Soil Conservation Act*, which regulates removal of soil from and placement of fill on ALR land.

The commission conducts land use planning in partnership with local communities and adjudicates applications for the use of land within the ALR and FLR.

Applications must be made to the LRC to:

- Exclude land from the ALR;
- Include land in the ALR;
- Subdivide or use land in the ALR for non-farm purposes;
- Obtain approval for special cases of subdivision or non-farm use in the ALR;
- Add private land to the FLR;
- Subdivide private land within the FLR;
- Designate private land within the FLR as special use; and
- Remove private land from the FLR.

To obtain an Applicant's Information Package and a *Soil Conservation Act* Application, or for more information, contact:

Land Reserve Commission
133 – 4940 Canada Way
Burnaby, BC V5G 4K6
Phone: (604) 660-7000; Fax: (604) 660-7033
Web: **www.landcommission.gov.bc.ca**

Labour Requirements

Business Number

If you are hiring employees, you are required to obtain a Business Number from the federal government for remitting mandatory deductions, employee income tax deductions, Employment Insurance premiums and Canada Pension Plan contributions. For more information, contact Canada Customs and Revenue Agency (CCRA) toll-free at 1-800-959-5525 or visit the CCRA web site at **www.ccra-adrc.gc.ca.**

Employee Payroll Deductions

If you are an employer, you are required to make specific deductions from the paycheques of all employees on a regular basis for personal income tax, Employment Insurance and Canada Pension Plan.

The employer is responsible for making the deductions from all eligible employees, and must match or exceed these deductions with similar contributions. Any person who is self-employed is responsible for the entire annual contribution to the Canada Pension Plan.

CCRA can help employers calculate the amounts to be deducted from employee salaries for Employment Insurance, Canada Pension Plan and income tax. Employers may remit these funds through any branch of a chartered bank, any CCRA tax services office or to the Tax Centre in Surrey. For more information, contact the nearest CCRA tax services office (see the Government of Canada listings in the blue pages of your local telephone directory).

Employment Standards Act

The main purpose of the *Employment Standards Act* is to ensure British Columbia workers receive minimum wages and standards of employment. To this end, the act establishes certain basic rights for employees and obligations for employers. The act promotes fair treatment of employees and employers, fosters a productive and efficient workforce and helps employees meet work and family obligations. The act also sets up fair and efficient means of resolving disputes. Some of the issues covered by the act are listed in the sections below.

Employers must display a poster of employees' rights in the workplace. The poster and the *Guide to the Employment Standards Act* are available from any Employment Standards Branch office (see Appendix D) or Government Agent office (see Appendix B). Information for employers on employment standards is also available on the Ministry of Labour web site at **www.gov.bc.ca/lab/**.

Employer and Employee Rights

If you require information on employer obligations under the *Employment Standards Act*, contact the Employment Standards Branch of the Ministry of Labour:

Prince George: (250) 612-4100
Vancouver: (604) 660-4000
Toll-free: 1-800-663-3316
Fax: (250) 612-4121
Web: **www.gov.bc.ca/lab/**
(See Appendix D for the contact information of the nearest Employment Standards office, or visit the Ministry of Labour web site.)

Wages

Employers in B.C. are required to pay all employees a minimum wage, as set through the province's Employment Standards Regulation. Visit the Ministry of Labour web site at **www.gov.bc.ca/lab/** for the most current information on minimum wage rates.

An employer must pay all employees according to the provisions of the *Employment Standards Act*. The Ministry of Labour web site provides further details.

Hours of Work

Employers must comply with legislation concerning the rates of compensation payable to employees for their work.

The standard work day is eight hours and a standard work week is 40 hours. An employee who works more than eight hours in a day or 40 hours in a week must be paid overtime, unless the employer has implemented a flexible work schedule or the Director of Employment Standards has granted a variance on the hours worked. The *Guide to the*

Employment Standards Act, available on the Ministry of Labour web site at **www.labour.gov.bc.ca/esb/intro.htm** or from the nearest Employment Standards office (see Appendix D for a listing of Employment Standards offices), provides further details.

Annual Vacation and Statutory Holidays

Every employer in B.C. is responsible for making provisions for paid annual vacations, general holidays and statutory holidays for all employees.

The *Employment Standards Act* provides for two weeks' paid vacation following each completed year of employment. Employees are entitled to statutory holidays (New Year's Day, Good Friday, Victoria Day, Canada Day, B.C. Day, Labour Day, Thanksgiving Day, Remembrance Day and Christmas Day) with pay, after 30 days of employment.

Election Day Time Off

Every employee has certain rights with regard to time away from work to vote on provincial and national election days. For provincial regulations, refer to section 74 of the provincial *Election Act*.

Provincial acts are available from Crown Publications in Victoria, International Travel Maps and Books in Vancouver or on the internet at **www.qp.gov.bc.ca/bcstats/**. Federal legislation – refer to Section 148 of the *Canada Elections Act* – is available from the Canadian Government Publishing Centre (see page 64 for contact information) or on the internet at **http://canada.justice.gc.ca/FTP/EN/Laws/.**

Maternity and Parental Leave

In B.C., workers may become eligible for unpaid maternity leave and/or parental leave under the provisions of the *Employment Standards Act*. An employee, upon her written request for maternity leave, is entitled to a maximum 17 weeks leave, with an additional period of up to six weeks, if required, for medical reasons. An employee, upon his or her written request for parental leave, is entitled to a maximum 12 weeks leave within the first year after the birth or adoption of a child. A natural mother may only take this parental leave immediately following the end of maternity leave.

Wage benefits may be obtained under the federal Employment Insurance program. Parental leave provisions are subject to change, however, following recent amendments to the *Employment Insurance Act* effective December 31, 2000. For further details, contact the nearest office of Human Resources Development Canada (HRDC) (see Government of Canada listings in the blue pages of your local telephone directory) or visit the HRDC web site at **www.hrdc-drhc.gc.ca.**

Child Employment

Children must be paid no less than the minimum hourly wage rate set by the provincial government. To employ a child 14 years or under, an application for a child employment permit must be made to the nearest Employment Standards office (see Appendix D).

Termination of Employment

If an employee is unsatisfactory, employers may terminate the employee, under certain conditions, by giving written notice of termination of employment or providing equivalent severance pay. Periods of notice and amounts of severance pay vary depending on length of employment and the number of employees involved in the termination. Further details are outlined in the *Employment Standards Act.*

Workers' Compensation Board

The Workers' Compensation Board (WCB) in British Columbia provides two-way protection. Since 1917, the system has been funded by employers in exchange for immunity from lawsuits by workers with an occupational injury or disease. However, WCB's primary goal is preventing accidents and diseases. The WCB can provide resources to help you create a safe and healthy workplace.

For workers, the system regulates workplace health and safety, and compensates for lost wages resulting from an occupational injury or illness. The WCB also provides healthcare and vocational assistance to help workers return to a productive life.

As controllers of the workplace, employers are responsible for overall compliance with the *Workers Compensation Act* and WCB regulations, as well as for the total cost of the system, which is paid through employer assessments. Preventing accidents and diseases and helping your workers return to work quickly and safely if they get injured makes good business sense.

For more information on your obligations as an employer, contact the nearest office of the WCB as listed in your telephone directory or contact the WCB Head Office at:

WORKERS' COMPENSATION BOARD
6951 Westminster Hwy., Richmond, BC
Phone: (604) 273-2266
Toll-free: 1-800-661-2112
Fax: (604) 244-6490;
Web: **www.worksafebc.com**

Mailing Address:
Workers' Compensation Board
PO Box 5350 Stn Terminal
Richmond, BC V6B 5L5

Registration with the WCB is required before a business begins operating. To register your business with the WCB, contact:

WCB ASSESSMENT DEPARTMENT
Phone: (604) 244-6182
Toll-free 1-888-922-2768
or register on-line at
www.worksafebc.com/employer/registration/default.asp.

All shareholders or officers of an incorporated company who are actively engaged in the company's business are regarded as employees. Optional coverage is available for sole proprietors or partners.

You may also obtain independent advice from the Employers' Advisor office toll-free 1-800-925-2233, or:

Richmond
4003 – 8171 Acroyd Rd.
Richmond, BC V6X 3K1
Phone: (604) 660-7253

Victoria
300 – 3795 Carey Rd.
Victoria, BC V8W 9K1
Phone: (250) 952-4821

Prince George
206 – 1577 Seventh Ave.
Prince George, BC V2L 3P5
Phone: (250) 565-4285

Safety Standards

For a description of workplace safety standards, contact the Prevention Division of the Workers' Compensation Board office listed in your local telephone directory, or:

Victoria
Phone: (250) 881-3418
Toll-free: 1-800-663-7593

Vancouver
Phone: (604) 276-3100
Toll-free: 1-888-621-7233

Human Rights

An employer in B.C. must maintain a workplace free from discrimination and harassment. The provincial *Human Rights Code* outlines specific prohibitions against discrimination in employment, housing and public services. Discrimination is the denial of opportunity to a person or class of persons based upon a group characteristic such as:

- race or colour
- ancestry or place of origin
- political belief
- religion
- marital or family status
- physical or mental disability
- sex
- sexual orientation
- age
- or because of a criminal or summary conviction unrelated to the employment or intended employment of an individual

BC Human Rights Commission
2nd Floor, 844 Courtney St.
Victoria, BC
Victoria: (250) 387-3710
Vancouver: (604) 660-6811
Toll-free: 1-800-663-0876
TDY Service: (250) 953-4911
Fax: (250) 387-3643
Web: **www.bchrc.gov.bc.ca**

Mailing Address:
BC Human Rights Commission
PO Box 9209 Stn Prov Govt
Victoria, BC V8W 9J1

Public Works Employment

The provincial *Skills Development and Fair Wage Act* sets wage and benefits rates and trade qualification requirements for employees working on provincially funded construction projects tendered at $250,000 or more.

All trades personnel on these projects must have a valid B.C. certificate of apprenticeship, a B.C. certificate of qualification and Inter-Provincial Red Seal, or be a registered apprentice. All contractors and sub-contractors must be able to supply information showing that they comply with the act.

Contractors and sub-contractors must keep records of all employees on these projects. The records must show, for each employee,

the record of the trade, certificates of apprenticeship and qualification, apprenticeship level of apprentices, wages paid in each pay period, wage rate, benefits paid, hours worked each day and deductions made.

The Employment Standards Branch conducts investigations and audits on these projects to ensure compliance with this act and the *Employment Standards Act*.

Failure to comply with these acts may result in penalties or fines. For further information, please contact the nearest Employment Standards office (see Appendix D) or visit the Ministry of Labour web site at **www.labour.gov.bc.ca/esb/sdfw/skilldev.htm.**

Apprenticeship Program

The Industry Training and Apprenticeship Commission is responsible for the administration and monitoring of the provincial industry training and apprenticeship program. Apprenticeship training encourages workers to use their theoretical knowledge and practical skills to learn a profession or trade. Apprentices must be indentured employees (i.e., with a contract), as well as willing to work on the job and take in-school training to meet provincial/inter-provincial standards. The commission is also responsible for certification, qualifications and inter-provincial standards for many trade areas.

INDUSTRY TRAINING AND APPRENTICESHIP COMMISSION
Metro Tower 2, 1103 – 4720 Kingsway,
Burnaby, BC V5H 4N2
Phone: (604) 660-7100; Fax: (604) 775-0768
Web: **www.itac.gov.bc.ca**

Canada Labour Code

The *Canada Labour Code* covers industrial relations, occupational safety and health, and labour standards for industries under federal jurisdiction. These include:

- Transportation
  - shipping, navigation, long-shoring
  - inter-provincial rail and road transport
  - air transport
  - inter-provincial trucking
- Pipelines
- Feedmills, flourmills, grain elevators
- Banking
- Telecommunications
- Broadcasting
- Federal government services
- Postal service
- Some Crown corporations
- First Nations

The *Canada Labour Code* outlines three main areas of labour relations:

- Part I – Collective bargaining, which covers bargaining rights of employers and employees.
- Part II – Occupational safety and health, to protect employees from occupational injury and disease.
- Part III – Labour standards, which include hours of work, minimum wage, equal pay, general holidays, annual vacations, maternity/paternity leave, notice of group and individual termination of employment, severance pay and garnishment of wages.

Labour Programs
Human Resources Development Canada
HRCC Surrey, 7404 King George Hwy.
Surrey, BC V3W 0L4
Phone: (604) 666-2205; Fax: (604) 666-3166

Labour Standards
Toll-free: 1-800-661-1997

Safety and Health
Toll free: 1-800-668-5155
Web: **www.bc.hrdc-drhc.gc.ca/surrey/common/home.html**

Labour Relations Code

The B.C. *Labour Relations Code* is primarily concerned with collective bargaining and labour-management relations in this province. The code guarantees the right of every employee to join a union. Employers are equally free to be members of employers' organizations.

Many of the code's provisions are designed to protect these fundamental freedoms. The code prohibits any conduct likely to interfere with the exercise of an individual's rights under the code. Employers or employees engaging in conduct prohibited by the code commit an unfair labour practice.

If a group of employees wants to be represented by a union, the code provides the means for that union to be legally recognized as the exclusive bargaining agent for those employees.

The code governs most aspects of the relationship between unions and employers. It contains provisions designed to promote collective bargaining and sets out certain basic standards for every collective agreement. If the union and the employer are unable to reach an agreement, the code permits strikes, lockouts and picketing (within certain legal constraints) in order to pursue bargaining demands.

Further information on the *Labour Relations Code* may be obtained from the Labour Relations Board of British Columbia.

Labour Relations Board of British Columbia
360 West Georgia St.
Vancouver, BC V6B 6B2
Telephone: (604) 660-1301
Fax: (604) 660-1892
Web: **http://www.lrb.bc.ca**

Additional Provincial Requirements

Your business may be subject to the licensing regulations and requirements of governing provincial acts which apply to all areas of the province. Before you begin operation of your business, you are advised to contact the provincial ministry with jurisdiction over the types of business activities you will be conducting to ensure that you are fully licensed and obeying current regulations. You may need to contact one or more of the B.C. government agencies described in the following section.

You may phone any provincial government office toll-free from anywhere in the province by calling Enquiry BC and asking to be transferred (see page 64 for additional information):

Toll-free: 1-800-663-7867
Victoria: (250) 387-6121
Vancouver: (604) 660-2421

Insurance Corporation of BC

ICBC Driver Licensing (formerly the Motor Vehicle Branch of the Ministry of Transportation and Highways) conducts driver licensing functions at Driver Services Centres, Government Agents (see Appendix B) and appointed agents throughout B.C. In co-operation with ICBC Driver Services, vehicle licensing services are provided through the ICBC Autoplan Agents.

Oversize or overweight and non-resident commercial permits are provided at ICBC Driver Licensing Weight Scales throughout B.C. and may also be provided by local Government Agents and appointed agents. For more information, look up Driver Licensing on the ICBC web site at www.icbc.com.

Driver Licensing, Vancouver Island Region
6475 Metral Dr., Nanaimo, BC V9T 2L9
Phone: (250) 740-3460; Fax: (250) 740-3463

Driver Licensing, Northern Region
1600 Third Ave., Prince George, BC V2L 3G6
Phone: (250) 612-4300; Fax: (250) 612-4303

Driver Licensing, Lower Mainland
102 – 4240 Manor St., Burnaby, BC V5G 3X5
Phone: (604) 453-4200; Fax: (604) 453-4203

Driver Licensing, Interior Region
103 – 1690 Powick Rd., Kelowna, BC V1X 7G5
Phone: (250) 979-3960; Fax: (250) 979-3963

The Motor Carrier Commission regulates extra- and intra-provincial motor carriers that operate for compensation over the highways of B.C. This includes the commercial trucking industry, charter buses and taxis. The commission is responsible for promoting adequate and efficient service, safety on public highways and sound economic conditions in the transportation industry of B.C. The commission may make whatever investigations, inquiries, regulations and orders it deems necessary to carry out its duties under the *Motor Carrier Act*. It may grant applications in whole or in part, or may refuse any application made, and it may hold public hearings for further investigation into applications.

Motor Carrier Commission
940 Blanshard St., Victoria, BC
Phone: (250) 953-3777; Fax: (250) 953-3788
Email: **motorcarriercommission@gems8.gov.bc.ca**
Web: **www.th.gov.bc.ca/bchighways/mcc/mcc.htm**

Mailing Address:
Motor Carrier Commission
PO Box 9850 Stn Prov Govt
Victoria, BC V8W 9T5

Motor Carrier Department
Insurance Corporation of British Columbia
104 – 4240 Manor St., Burnaby, BC V5G 1B2
Phone: (604) 453-4250 Fax: (604) 453-4253

Ministry of Agriculture, Food and Fisheries

Fish processing and aquaculture (fish farming) are regulated by the Fisheries Management Branch of the Ministry of Agriculture, Food and Fisheries. The Licensing and Inspection office of the branch issues licences and collects revenue for all fresh water and marine aquaculture facilities, marine plant and wild oyster harvesting, non-tidal commercial fisheries and the buying, vending, transporting and processing of seafood within the province. Queries regarding these industries should be directed to:

Licensing and Inspection, Fisheries Management Branch
2500 Cliffe Ave., Courtenay, BC V9N 5M6
Phone: (250) 897-7540
Web: **www.gov.bc.ca/fish/**

(Fisheries and Oceans Canada regulates both the commercial and recreational tidal water fisheries. See page 29 for further information.)

The ministries of Agriculture, Food and Fisheries and Health jointly administer the *Milk Industry Act, Fish Inspection Act, Fisheries Act* and *Meat Inspection Act*. Licences and permits are issued through local health authorities for businesses related to these products (see page 14)

Ministry of Attorney General

The Liquor Control and Licensing Branch issues licences to establishments to serve and sell liquor.

Liquor Control and Licensing Branch
Ministry of Attorney General
2nd Floor, 1019 Wharf St., Victoria, BC
Phone: (250) 387-1254; Fax: (250) 387-9184
Email: **communications@ldb.gov.bc.ca**
Web: **www.ag.gov.bc.ca/lclb**

Mailing Address:
Liquor Control and Licensing Branch
Ministry of Attorney General
PO Box 9292 Stn Prov Govt
Victoria, BC V8W 9J8

The Film Classification Branch issues licences to theatres, film distributors, video retailers and video distributors. The branch also classifies film for theatrical exhibition and reviews adult video titles prior to retail. To obtain a rules and regulations application package, contact:

British Columbia Film Classification
Ministry of Attorney General
290 – 800 Hornby St., Level 2
Vancouver, BC, V6Z 2C5
Phone: (604) 660-6821; Fax: (604) 660-1110
Web: **http://www.ag.gov.bc.ca/fc/**

The Security Programs Division, part of the Public Safety and Regulatory Branch, is responsible for the regulation of the licensed security industry, including locksmiths, alarm services, armoured car services, private investigators, security services and security consultants. The division is also responsible for the administration of the federal firearms control legislation under the *Criminal Code of Canada* and the *Firearms Act*, and the implementation of the *Criminal Records Review Act*. For more information, contact:

Security Programs Division

Victoria

2nd Floor, 2881 Nanaimo St.
Victoria, BC V8V 1X4
Phone: (250) 387-6981; Fax: (250) 387-5687

Vancouver

13371A 72nd Ave., Surrey, BC V3W 2N5
Phone: (604) 501-8344; Fax: (604) 501-8345

Kelowna

1 Century Place, 347 Leon Ave.
Kelowna BC V1Y 8J6
Phone: (250) 861-7553; Fax: (250) 861-7362
Web: **www.gov.bc.ca/ag/**

If your business involves residential tenancy, information is available on the web site of the ministry's Residential Tenancy Office at **http://www.ag.gov.bc.ca/rto/**. Residential tenancy guidelines and requirements fall under the domain of the *Residential Tenancy Act*. A listing of the six Residential Tenancy Offices in the province is available on-line at **www.ag.gov.bc.ca/rto/offices/addresses.htm**, or call toll-free 1-800-665-8779.

If your business involves commercial tenancy, it is recommended that you contact a lawyer for advice regarding the application of the *Commercial Tenancy Act* to your situation.

Leases with terms of more than three years must be registered with the Land Title Branch of the Ministry of Attorney General under the *Land Title Act*. A lease for a term of less than three years need not be registered. If a lease contains an option to purchase the leased premises, you are required to register the option as a separate charge. For more information, contact:

Land Title Branch

Ministry of Attorney General
5th Floor, 910 Government St.
Victoria, BC V8V 1X4
Phone: (250) 387-1903; Fax: (250) 387-1763

Funeral services providers and cemeteries are regulated under the *Cemetery and Funeral Services Act*. All funeral providers and cemetery operators must be registered with the Registrar of Cemeteries and Funeral Services. The registrar is responsible for the administration and enforcement of the act.

Registrar of Cemeteries and Funeral Services

Consumer Services
Ministry of Attorney General
5th Floor, 1019 Wharf St.
Victoria, BC V8W 2Y9
Phone: (250) 387-1271; Fax: (250) 953-3533
Web: **www.ag.gov.bc.ca/cs/cemetfun.htm**

Ministry of Environment, Lands and Parks

The Pollution Prevention and Remediation Branch issues waste management permits and approvals for the discharge of waste into the air, land or water. The branch also issues annual licences to businesses that sell or apply pesticides, issues certificates to people who have obtained specific training to sell or use pesticides, and approves permits or pest management plans for the application of pesticides. For more information, contact the nearest regional Pollution Prevention and Remediation office (call Enquiry BC for a referral – see pages 22 or 64) or contact the branch headquarters at:

Pollution Prevention and Remediation
3rd Floor, 2975 Jutland Rd.
Victoria, BC V8T 4J9
Phone: (250) 387-9971; Fax: (250) 387-2208
Web: **www.elp.gov.bc.ca/epd/**

The Water Management Branch issues licences for users of surface water outside of an existing water supply system used for irrigation, domestic, industrial or other purposes. Work conducted in or around surface water may also require an approval. For more information, contact the nearest Water Management office (a list of the regional offices can be found at **www.elp.gov.bc.ca/wat/wrs/regoffices.html** or call Enquiry BC for a referral – see pages 22 or 64) or the Water Management headquarters at:

Water Management
3rd Floor, 2975 Jutland Rd.
Victoria, BC V8T 4J9
Phone: (250) 952-6806; Fax: (250) 387-1898
Web: **www.elp.gov.bc.ca/wat/wrs/surface.html**

Businesses wishing to operate within parks require the proper approval from BC Parks.

BC Parks
2nd Floor, 800 Johnson St.
Victoria, BC V8W 1N3
Phone: (250) 387-5002; Fax: (250) 356-0509
Web: **www.elp.gov.bc.ca/bcparks/**

The Ministry of Environment, Lands and Parks is also responsible for the *Environmental Assessment Act*, which requires the assessment of the environmental and socio-economic impacts of proposed major projects. The act sets out a single, consistent process to assess the proposed development of major industrial, energy, mining, water management, waste disposal, food processing, transportation and tourism projects that exceed a specified size threshold. For more information contact:

Environmental Assessment Office
836 Yates St., Victoria, BC V8V 1X4
Phone: (250) 356-7441; Fax: (250) 387-2208
Email: **eaoinfo@gems5.gov.bc.ca**
Web: **www.eao.gov.bc.ca**

Ministry of Forests

The Ministry of Forests provides access to companies in the province for timber. The ministry also regulates the planning, grazing, harvesting and reforestation practices set out in the *Forest Practices Code*, *Forest Act* and *Range Act*.

Most of the harvest is licensed through long-term replaceable agreements with major timber and pulp producers. About 13 percent of the forestry harvest is available under the Small Business Forest Enterprise Program. This program annually offers over 1,600 short-term, non-replaceable timber licences to smaller, independent firms in B.C. Opportunities are made available for loggers and small primary sawmills focused on re-manufacturing of wood products.

The Ministry of Forests delivers many of its programs through contracts. Contract firms provide expertise in planning, road construction, watershed restoration, silviculture and fire fighting.

Please direct questions on the ministry's long-term replaceable agreements with major timber and pulp producers, and forest road construction activities and standards to:

Resource Tenures and Engineering Branch
Ministry of Forests
3rd Floor, 1450 Government St., Victoria, BC
Phone: (250) 387-5291; Fax: (250) 387-6445
Web: **www.for.gov.bc.ca/RTE/**

Mailing Address:
Resource Tenures and Engineering Branch
Ministry of Forests
PO Box 9510 Stn Prov Govt
Victoria, BC V8W 9C2

Further information on the ministry's Small Business Forest Enterprise Program should be directed to:

Forest Enterprise Branch
Ministry of Forests
3rd Floor, 1450 Government St., Victoria, BC
Phone: (250) 387-5291; Fax: (250) 387-6209
Web: **www.for.gov.bc.ca/hfe/**

Mailing Address:
Forest Enterprise Branch, Ministry of Forests
PO Box 9510 Stn Prov Govt
Victoria, BC V8W 9C2

Permission to harvest timber from Crown land is granted through licences and agreements with the province. Stumpage, annual rent and fees apply. Details may be obtained from the nearest Ministry of Forests office, or:

Revenue Branch
Ministry of Forests
218 – 1450 Government St., Victoria, BC
Phone: (250) 386-9847; Fax: (250) 387-5670
Web: **www.for.gov.bc.ca/revenue**

Mailing Address:
Revenue Branch, Ministry of Forests
PO Box 9511 Stn Prov Govt
Victoria, BC V8W 9C2

You may also contact the nearest Ministry of Forests forest district or regional office for further information on forestry-related business activities. See the blue pages of your local telephone directory or call Enquiry BC for a referral – see pages 22 or 64.

Special Registries

Personal Property Registry

The Personal Property Registry is a notice-filing system to register encumbrances (e.g., mortgages, liens, debentures) created against personal property in B.C., whether it belongs to a corporation or an individual. These security interests are to be distinguished from mortgages on real property (e.g., land, buildings and improvements to them), which are registered in a Land Titles office of the Ministry of Attorney General.

The two main functions of the Personal Property Registry are to provide a registration system for secured parties (lenders, sellers, garage keepers, lien holders) to register their interests in the personal property of a debtor (borrower, purchaser or owner) and to establish their priority position in relation to other secured parties. Secondly, the registry creates a searchable inquiry system through which a person intending to purchase personal property, or lend money on the security of personal property, may determine if a lien or security interest has been registered against the particular debtor, motor vehicle, manufactured home, aircraft or other collateral.

The Personal Property Registry registers filings under the *Personal Property Security Act, Repairs Lien Act, Sale of Goods Act, Manufactured Home Act, Homeowners Interest Assistance Act* and *Land Tax Deferment Act,* upon request and payment of the appropriate fees. The registry also files notices under the *Family Relations Act, Land Title Act* and *Miscellaneous Registrations Act.*

Personal Property Registry
Ministry of Finance and Corporate Relations
2nd Floor, 940 Blanshard St., Victoria, BC
Web: **www.fin.gov.bc.ca/registries/corppg/**

Mailing Address:
Personal Property Registry
Ministry of Finance and Corporate Relations
PO Box 9431 Stn Prov Govt
Victoria, BC V8W 9V3

Victoria
Information/Registration:(250) 356-8609
Search: (250) 356-8600

Vancouver
Registration: (604) 775-1048
Search: (604) 775-1043

Manufactured Home Registry
The Manufactured Home Registry provides a central register of ownership details and controls the movement of manufactured homes within British Columbia.

Under the *Manufactured Home Act,* no sale, transfer or purchase of a mobile home in B.C. is effective to transfer property in the manufactured home unless a transaction is registered in the Manufactured Home Registry. Detailed ownership and location information on approximately 84,000 registered manufactured homes is maintained in the registry.

Manufactured Home Registry
Ministry of Finance and Corporate Relations
2nd Floor, 940 Blanshard St, Victoria BC
Web: **www.fin.gov.bc.ca/registries/corppg/**

Mailing Address:
Manufactured Home Registry
Ministry of Finance and Corporate Relations
PO Box 9431 Stn Prov Govt
Victoria, BC V8W 9V3

Victoria
Registration: (250) 356-8609
Search: (250) 386-8600
Fax: (250) 387-3055
Vancouver
Registration: (604) 775-1042

Additional Federal Requirements

The federal government has extensive licensing powers within certain areas, particularly agriculture, manufacturing, foreign trade, and inter-provincial and international transportation and communications. There are many specific federal licensing requirements.

For more information, contact the federal department or agency that oversees the area applicable to your business. Referrals are available through the Government of Canada toll-free information line at 1-800-O-CANADA, or see the blue pages of your local telephone directory. You may also wish to visit the Government of Canada web site at **www.gc.ca.**

Canadian Food Inspection Agency

The Canadian Food Inspection Agency (CFIA) conducts inspection programs under the *Food Inspection Act* to verify that food products for domestic and foreign consumption meet Canadian or foreign standards for safety, quality, handling, identity, processing and labelling. This function is carried out through the registration and inspection of establishments for inter-provincial and international trade, as well as the inspection and grade-monitoring of products in registered and non-registered processing establishments, at importers' premises and in retail establishments.

The CFIA also issues emergency food recalls, investigates food-borne illnesses and manages risk in food-related incidents. In addition, the CFIA conducts environmental assessments for release of plants, feed and microbial products with novel traits, such as those developed through genetic engineering. It also verifies that livestock feeds and commercial fertilizers and supplements used in Canada are safe and effective, and packaged and labelled according to established standards.

The animal and plant health programs contribute to the protection of Canada's animal and plant resource base against the introduction and spread of regulated pests and diseases of significance to the economy, the environment or human health, and through the licensing of veterinary biologics. Concerns about the humane transportation and care of animals are also addressed.

CANADIAN FOOD INSPECTION AGENCY
101 – 620 Royal Ave.,
New Westminster, BC V3L 1J2
Phone: (604) 666-6513; Fax: (604) 666-6130
Email: **fpibcro@em.agr.ca;**
Web: **www.cfia-acia.agr.ca**

Fisheries and Oceans Canada

This department issues licences to companies and individuals involved in fish processing, aquaculture (fish farming), the commercial operation of fishing vessels (other than charter fishing businesses) and the purchase of fish. Fisheries and Oceans Canada is also responsible for fish habitat guidelines and regulations for property development that affects fish habitat.

FISHERIES AND OCEANS CANADA,
PACIFIC REGION
400 – 555 West Hastings St.
Vancouver, BC V6B 5G3

Commercial Fishing Licensing:
(604) 666-0566; Fax: (604) 666-5855

Habitat and Enhancement:
(604) 666-6285; Fax: (604) 666-4844

Fisheries Management:
(604) 666-0413
Fax: (604) 666-9136

Communications/General Inquiries:
(604) 666-0384; Fax: (604) 666-1847
Email: **pacdfocommunications@pac.dfo-mpo-gc.ca**
Web: **www.pac.dfo-mpo.gc.ca/**

Health Canada

The Health Products and Food Branch of Health Canada is responsible for the safety and efficacy of drugs, food, natural health products, medical devices, biologics and related biotechnology products in the Canadian marketplace and health system. It also promotes good nutrition and informed use of drugs, food and natural health products.

Healthy Environments and Consumer Safety Branch, Western Regional Office
Health Canada
3155 Willingdon Green
Burnaby, BC V5G 4P2
Phone: (604) 666-3350; Fax: (604) 666-3149
Web: **www.hc-sc.gc.ca**

The Healthy Environments and Consumer Safety Branch is responsible for the safety and efficacy of producer and consumer products in the Canadian marketplace. It also promotes safe living, working and recreational environments.

Health Products and Food Branch, Western Regional Office
Health Canada
3155 Willingdon Green
Burnaby, BC V5G 4P2
Phone: (604) 666-3350; Fax: (604) 666-3149
Web: **www.hc-sc.gc.ca**

Natural Resources Canada

Within Canada, possession of explosives requires a licence or permit from the Explosives Regulatory Division. This division is the licensing authority for companies involved with the manufacturing, testing, selling, storing (other than storage at mines and quarries) and importing of explosives, and the use of fireworks and pyrotechnics.

Explosives Regulatory Division
Natural Resources Canada
101 – 605 Robson St.
Vancouver, BC V6B 5J3
Phone: (604) 666-0366; Fax: (604) 666-0399
Web: **www.nrcan.gc.ca/mms/explosif**

Transport Canada

The General Aviation branch controls the licensing of all pilots and air traffic controllers as well as certification of flight schools. The Aviation Licensing branch controls all special events held in controlled air space and issues ratings and endorsements for all categories of aircraft (balloons, hang-gliders, planes, etc.).

General Aviation, Transport Canada
620 – 800 Burrard St.
Vancouver, BC V6Z 2J8
Phone: (604) 666-5571; Fax: (604) 666-4839
Web: **www.tc.gc.ca/aviation/general/index.htm**

The Civil Aviation Medicine branch advises the Personnel Licensing branch on the medical fitness of aviation document holders. These medical examinations are performed by designated Civil Aviation Medical Examiners on pilots, air traffic controllers and flight engineers. Civil Aviation Medical Examiners are community physicians located throughout the Pacific Region.

Civil Aviation Medicine, Transport Canada
620 – 800 Burrard St.
Vancouver, BC V6Z 2J8
Phone: (604) 666-5601; Fax: (604) 666-0145
Web: **www.tc.gc.ca/Pacific/aviation/civilaviationmedicine.html**

The System Safety branch promotes aviation safety. One of its roles is to identify potential safety hazards and advise airline managers. The branch also collects and records data to identify and assess risks, performs regular safety visits, surveys and reviews for both users and providers of the air transportation system, and gathers information on abnormal occurrences from around the region. The branch conducts safety awareness workshops and seminars such as Pilot Decision Making, Company Aviation Safety Management Program, Charter Customer Briefing and Dynamic Flight Scenario Seminars, and supplies the aviation community with a wide variety of safety information.

System Safety, Transport Canada
Air Services Bldg, 318 – 4160 Cowley Cres.
VIA South, Richmond, BC V7B 1B8
Phone: (604) 666-9517; Fax: (604) 666-9507
Web: **www.tc.gc.ca/Pacific/aviation/systemsafety/systemsafety.html**

Transport Canada oversees regulations concerning the operation and safety of small vessels and larger ships in Canadian waters through the Marine Safety branch. For more information and to obtain charter compliance for passenger vessels, contact:

Marine Safety, Transport Canada
700 – 800 Burrard St.
Vancouver, BC V6Z 2J8
Phone: (604) 666-5300; Fax: (604) 666-5444
Web: **www.tc.gc.ca/Pacific/marine/index.html**

In addition, Transport Canada also administers the *Transportation of Dangerous Goods Act* with respect to the transport of dangerous commodities by road, rail and air.

Transport Dangerous Goods, Transport Canada
225 – 625 Agnes St.
New Westminster, BC V3M 5Y4
Phone: (604) 666-0011; Fax: (604) 666-7747
Web: **www.tc.gc.ca/Pacific/railway/transportdangerousgoods.html**

Safety regulations of inter-provincial and international railways in Canada are also administered by Transport Canada.

Railway Safety Operations and Equipment, Transport Canada
225 – 625 Agnes St.
New Westminster, BC V3M 5Y4
Phone: (604) 666-0011; Fax: (604) 666-7747
Web: **www.tc.gc.ca/Pacific/railway/railwaysafetyoperations&equipment.html**

Intellectual Property

The federal laws concerning intellectual property, such as patents, copyrights, trademarks, industrial designs and integrated circuit topographies are very complicated. Professional help may be useful. Registered patent and trademark agents specialize in these fields and are able to provide knowledgeable assistance.

The rights granted for intellectual property include:

- **Patents**, which are for inventions – that is, new technologies (process, structure and function);
- **Copyrights**, which are for literary, artistic, dramatic or musical works, and computer software;

- **Trademarks**, which are words, symbols or pictures (or combinations of these) used to distinguish the goods or services of one person or organization from those of another;
- **Industrial designs**, which are for the shape, pattern or ornamentation applied to an industrially produced object; and
- **Integrated circuit topographies**, which are for the three-dimensional configurations of the electronic circuits embodied in integrated circuit products or layout designs.

In addition to protecting intellectual property by the methods listed, it may prove necessary to protect such property while still in the formative stages. It is imperative not to advertise, display or publish information on your invention too soon. Public disclosure before filing may make it impossible to obtain a valid patent.

The offices of Industry Canada provide complete information regarding patents, copyrights, trademarks, industrial designs and integrated circuit topographies, and can also accept, for dating and transmission to the Canadian Intellectual Property Office (CIPO), applications for these various forms of protection of intellectual property. They also provide up-to-date schedules of fees.

Mail intended for CIPO or the Office of the Registrar of Trade-marks and delivered:

- during business hours to CIPO in Hull will be accorded the date of receipt that day;
- during business hours to Industry Canada Headquarters or one of its regional offices will be accorded the date of receipt in that office*;
- at any time by facsimile transmission (all mail) or internet (new applications only), will be considered received on the day that it is transmitted if received before midnight, local time, at CIPO in Hull*; or
- through Canada Post Corporation's Registered Mail Service, will be considered to be received on the date stamped on the envelope by Canada Post Corporation*.

*only if it is a day on which CIPO is open; if not, it will be considered received on the next working day.

Industry Canada, BC Regional Office
2000 – 300 West Georgia St.
Vancouver, BC V6B 6E1
Phone: (604) 666-5000 or (604) 666-0690
Web: **http://cipo.gc.ca**

Canadian Intellectual Property Office
Place du Portage I, 2nd Floor, 50 Victoria St.
Hull, QC K1A 0C9
Phone: (819) 997-1936; Fax: (819) 953-7620
Email: **cipo.contact@ic.gc.ca**

Note: Inventors, entrepreneurs and companies wishing to explore and develop commercial potential for their inventions can contact the Canada/BC Business Service Centre (see page 61 for contact information).

Patents

A patent is a right granted by the federal government to an inventor to exclude others from making, using or selling that invention in Canada. It is both a document to protect the rights of the inventor and a repository of useful technical information for the public. The rights conferred by a Canadian patent do not extend to foreign countries. You must apply for similar rights in each other country separately.

For detailed information on patenting procedures, consult the *Patent Act*, Patent Rules and Manual of Patent Office Practice, all of which are available from the Canadian Government Publishing Centre (see page 64 for contact information).

The B.C. Ministry of Employment and Investment funds PATSCAN, a patent search service based at the University of British Columbia. PATSCAN is also available through Simon Fraser University and the University of Victoria.

PATSCAN
UBC, Main Library, 1956 Main Mall
Vancouver, BC V6T 1Z1
Phone: (604) 822-5404; Fax: (604) 822-9532
Web: **www.patscan.com**

Copyrights

Copyright (the right to copy) grants exclusive right to the owner to copy his or her work or grant permission allowing someone else to do so. Usually it includes the sole right to publish, produce or reproduce a work, or to perform it in public.

Copyright in Canada is automatically acquired upon creation of an original work, provided that when the work is produced the author is a Canadian citizen, a British subject, residing "within Her Majesty's dominions" or a citizen of a country belonging to the Berne Copyright Convention.

While no action is required on your part to obtain this basic protection, you may apply for voluntary registration, which provides you with a certificate that can be used in court to establish ownership.

Generally, copyright in Canada lasts for the life of the creator, the remainder of the calendar year in which the author dies, and for 50 years following the end of that calendar year. However, there are certain exceptions to this. For more information, or to register a copyright, contact Industry Canada (see page 32 for contact information).

Trademarks

Under the *Trademarks Act*, companies, individuals, partnerships, trade unions and lawful associations may register their marks of identification for goods or services, provided they meet the requirements of the act.

While it is not mandatory to register a trademark, it is advisable to do so. A registered trademark is more easily protected than one that is unregistered. Trademark registration is valid for 15 years and is renewable.

A Canadian trademark is not valid in other countries. You are advised to consider registering your trademark in any country where your products or services are sold or used. For more information, or to register a trademark, contact Industry Canada (see page 32 for contact information).

Industrial Design

An industrial design is any original shape, pattern or ornamentation applied to a useful article of manufacture, such as the shape of a table or the decoration on the handle of a spoon. The article may be made by hand, tool or machine. An industrial design may be registered in Canada if the design is not identical or similar to others registered. Your application must be filed within one year of publication in this country.

Registration provides you with the exclusive rights to the design for ten years, subject to a maintenance fee. For more information or to register an industrial design, contact Industry Canada (see page 32 for contact information).

Packaging and Labelling

The Competition Bureau

The Competition Bureau, part of Industry Canada, is responsible for the administration and enforcement of the *Competition Act*, as well as three statutes concerning the accuracy and adequacy of information provided to consumers: the *Consumer Packaging and Labelling Act*; the *Textile Labelling Act*; and the *Precious Metals Marking Act*.

The *Competition Act* is a federal law governing business conduct in Canada. It aims to promote competition in the marketplace by stopping anti-competitive practices. Most businesses, both small and large, are governed by this act, which contains both criminal and civil provisions. For additional information, contact:

Information Centre, Competition Bureau, Industry Canada
50 Victoria St., Hull, QC K1A 0C9
Phone: (819) 997-4282
Toll-free: 1-800-348-5358
Fax: (819) 997-0324
Email: **compbureau@ic.gc.ca**
Web: **http://competition.ic.gc.ca**

The *Competition Act* is available on the internet at **http://canada2.justice.gc.ca/ftp/en/Laws/Chap/C/C-34.txt.**

Prepackaged Products

The *Consumer Packaging and Labelling Act* requires that prepackaged products bear accurate and meaningful labelling information to help consumers make informed purchasing decisions. The act prohibits the making of false or misleading representations and sets out specifications for mandatory label information such as the product's name, net quantity and dealer identity.

For more information, contact:

Fair Business Practices, Industry Canada

Vancouver
2000 – 300 West Georgia St.
Vancouver, BC V6B 6E1
Phone: (604) 666-5032; Fax: (604) 666-6111

Victoria
318 – 816 Government St.
Victoria, BC V8W 1W9
Phone: (250) 363-3803; Fax: (250) 363-0208

Kelowna
603 – 1726 Dolphin Ave.
Kelowna, BC V1Y 9R9
Phone: (250) 470-5015; Fax: (250) 470-5045

The *Consumer Packaging and Labelling Act* is available on the internet at **www.canada.justice.gc.ca/STABLE/EN/Laws/Chap/C/C-38.html**.

Textiles

The *Textile Labelling Act* requires that consumer textile articles bear accurate and meaningful labelling information. The act prohibits the making of false or misleading representations and sets out specifications for mandatory label information such as the generic name of each fibre present in a textile and the dealer's full name and postal address or CA identification number. This act provides for the mandatory labelling of such textiles as clothing, fabrics sold by the piece and household textiles. It regulates the advertising, selling and importing of all consumer textile products.

Care information is voluntary in Canada. However, when information is provided, it must reflect an accurate method of care for the article. Inaccurate or misleading information is regulated by section 5 of the *Textile Labelling Act*.

For more information, contact Fair Business Practices, Industry Canada (see page 34 for contact information).

The *Textile Labelling Act* is available on the internet at **http://canada2.justice.gc.ca/ftp/en/Laws/Chap/T/T-10.txt**.

Precious Metals

The *Precious Metals Marking Act* provides for the uniform description and quality marking of precious metal articles (articles made with gold, silver, platinum or palladium) to help consumers make informed purchasing decisions. Articles made wholly or partly of precious metals, such as jewelry, silverware, optical products, watches and pens, are regulated by the act. Any business engaged in the manufacture, wholesale, retail or importation of precious metal articles must comply with specific marketing requirements.

Any article bearing a quality mark (e.g., 14K) must also show a registered trademark. Quality marks applied to the article must accurately indicate the quality of the precious metal. The act prohibits the making of false or misleading representations related to precious metal articles.

For more information, contact Industry Canada, Fair Business Practices (see page 34 for contact information).

The *Precious Metals Marking Act* is available on the internet at **http://canada2.justice.gc.ca/ftp/en/Laws/Chap/P/P-19.txt**.

Measurement Canada

The Measurement Canada department of Industry Canada is responsible for the approval and inspection of all equipment such as scales and metres that weigh and measure products.

New equipment requiring installation, for example truck scales and aircraft refuellers, must be inspected on-site when operational. Portable equipment may be inspected prior to shipping and Industry Canada must be notified when this equipment is in place. Any relocation of such equipment must be reported to Industry Canada.

Measurement Canada inspects all new trade applications and weighing and measuring equipment prior to use. If you acquire used weighing equipment for trade use, contact

Weights and Measures to determine inspection requirements.

A representative of Measurement Canada will make periodic device inspection visits. The period between inspections varies. It should be noted that you are responsible for the cost of the initial inspections of your equipment, but there is no cost for non-requested subsequent inspections.

Some items, such as gasoline pumps and computing scales, are inspected at the factory. In these cases, the purchaser does not pay the inspection cost. Measurement Canada also inspects some commodities intended for commercial or industrial use to ensure net quantity declarations are accurate.

Measurement Canada, Industry Canada
3625 Lougheed Hwy.
Vancouver, BC V5M 2A6
Phone: (604) 666-3834; Fax: (604) 666-0839
Web: **http://mc.ic.gc.ca**

Retail Practices and Advertising

The federal *Competition Act* governs misleading advertising and deceptive marketing practices for all businesses in Canada. The act defines which marketing practices are illegal and the process of complaint investigation.

Complaints and Public Inquiries Centre, Competition Bureau
50 Victoria Street, Hull, QC K1A 0C
Toll-free: 1-800-348-5358
Email: **complaints@ic.gc.ca**

Business practices, such as deceptive representations to a consumer or undue pressure on a consumer, are regulated by the provincial *Trade Practices Act*. A "consumer" is an individual (not a company) who is a customer or potential customer. Other general regulations concerning business transactions are covered by the provincial Consumer Protection Act. For further information, contact:

Consumer Services, Ministry of Attorney General
PO Box 9297 Stn Prov Govt
Victoria, BC V8W 9J8
Phone: (250) 387-3045
Toll-free: 1-888-564-9963
Email: **consumer@ag.gov.bc.ca**
Web: **www.ag.gov.bc.ca/cs**

The *Consumer Protection Act* regulates the licensing of direct sellers. A direct seller is someone who, as a regular course of business, sells a product or service face-to-face with potential customers outside of the seller's permanent place of business when the customer has not asked the seller to do so. For example, door-to-door salespeople would be considered direct sellers.

Registrar of Direct Sellers
402 – 4211 Kingsway
Burnaby, BC V5H 1Z6
Phone: (604) 660-3570; Fax: (604) 660-3521

International Trade and Investment

Export/Import

If you are in need of assistance when exporting or importing, it is recommended that you enlist the services of a freight forwarder and/or customs broker. These individuals are familiar with the details of importing and exporting and can help you with such matters as clearing your goods through customs, documentation procedures, shipping, export restrictions and regulations, and foreign import regulations. Customs brokers and freight forwarders are listed in the yellow pages of the telephone directory. Basic information on importing/exporting is availabie from the Canada/British Columbia Business Service Centre (see page 61 for contact information).

To export or import on a regular (commercial) basis, an importer/exporter number is required. Permits are necessary for the import or export of certain commodities under the authority of the *Export and Import Permits Act*, and for many clothing, textile and food products. A short form can be obtained at any Canada Customs office. For more details, consult your nearest Customs office listed in the Government of Canada section of the blue pages in your telephone directory, or contact Canada Customs and Revenue Agency's automated customs information service toll-free at: 1-800-461-9999.

Available from the Canada/British Columbia Business Service Centre, Info FAX Catalogue 260, "Trade and Markets," will provide you with assistance throughout the export/import process. To order Info FAX catalogues, call: toll-free 1-800-667-2272, or 775-5515 in the Lower Mainland. For further directions, see Appendix F.

International Trade Centres

International Trade Centres (ITCs) are a partnership of the federal departments of Foreign Affairs and International Trade and Industry Canada. They offer a full range of trade development services and export assistance. ITCs are designed to help you acquire the information and market intelligence you need to launch your product, process or service abroad.

ITCs have access to timely information on trade opportunities and market intelligence from Canada's embassies, high commissions and consulates around the globe. ITC staff can help you identify potential markets, develop international marketing plans based on the market you wish to pursue and devise an export-entry strategy, as well as obtain information on joint venture, technology transfer and investment opportunities. ITC staff also help experienced exporters to refine their approach to specific markets.

Seminars and workshops on the specifics of exporting, federal trade programs and initiatives, and export market opportunities are available through ITCs.

A number of export programs and services are available to Canadian businesses. The ITC nearest you can help determine the programs that best suit your needs. These include:

- ***Program for Export Market Development*** – helps export-ready companies expand into new markets by sharing the cost of certain activities that businesses normally could not undertake alone; and
- ***Export Orientation Programs*** – help companies learn about international markets and how to gain access to them, with a focus on new-to-export companies wanting to break into markets such as the United States, Western Europe or South America.

International Trade Centres are located in St. John's, Charlottetown, Halifax, Moncton, Montreal, Toronto, Winnipeg, Saskatoon, Edmonton, Calgary and Vancouver.

VANCOUVER INTERNATIONAL TRADE CENTRE,
INDUSTRY CANADA
2000 – 300 West Georgia Street
Vancouver, BC V6B 6E1
Phone: (604) 666-0434; Fax: (604) 666-0954
Web: **http://exportsource.gc.ca/itcgen_e.htm**

BC Trade and Investment Office

The British Columbia Trade and Investment Office (BCTIO) is an agency of the provincial government providing one-stop access for investors and exporters. BCTIO staff are action-oriented, highly focused professionals with extensive experience at senior levels in both the public and private sectors. They understand the needs of business and can help with information, contacts, sources of capital, industrial sites, joint ventures, partnerships and the acceleration of key private-sector investment projects requiring government assistance.

BC TRADE AND INVESTMENT OFFICE
Ministry of Employment and Investment
730 – 999 Canada Place
Vancouver, BC V6C 3E1
Phone: (604) 844-1900; Fax; (604) 660-2457
Web: **www.ei.gov.bc.ca/doingbusiness/bcgovernmentlinks/bctio.htm**

Alliance of Manufacturers and Exporters Canada

The Alliance of Manufacturers and Exporters Canada (AMEC) is a national organization with more than 3,500 member companies, representing manufacturers, exporters of goods and services and provincial research organizations. National, regional and local committees made up of member company executives and experts develop positions that are transmitted through effective lobbying and representation at both federal and provincial levels.

Staff specialists help members solve problems in such wide-ranging areas as market intelligence and access, customs and excise, export and import procedures, environmental quality, energy, labour relations, health and safety, research and development, taxation, technical standards, telecommunications and transportation.

Promoting world trade is also an integral part of the organization. Ongoing trade development activities of AMEC include sponsoring trade missions, conducting export seminars and courses and facilitating international trade and investment agreements

through "Chairman's Table for International Trade" and market updates.

AMEC offers specialty services to keep manufacturers abreast of the changing technology that helps organizations expand, meet challenges and maximize market competitiveness. The BC Consortium for Manufacturing Excellence, Manufacturing Excellence Club, Shop Floor Leadership, Results Centered Leadership, Canadian Trade Index, and Technology Visits and Innovations Insights Programs have been designed to provide manufacturers with ongoing education and support.

Alliance BC provides specialized assistance through the National Research Council Industrial Research Assistance Program and through Japan External Trade Organization.

ALLIANCE OF MANUFACTURERS AND EXPORTERS CANADA, B.C. DIVISION
1330 – 1100 Melville St.
Vancouver, BC V6E 4A6
Phone: (604) 713-7800; Fax: (604) 713-7801
Email: **support@the-alliance.com**
Web: **www.the-alliance.com**

Canadian Association of Importers and Exporters Inc.

The Canadian Association of Importers and Exporters Inc. is a private non-profit organization that promotes the interests and lobbies on behalf of its members with regard to importing activities and issues.

For information on how to become a member of the association, contact:

CANADIAN ASSOCIATION OF IMPORTERS AND EXPORTERS
Box 60, 1618 – 438 University Ave.
Toronto, ON M5G 2K8
Phone: (416) 595-5333; Fax: (416) 595-8226
Email: **info@importers.ca**
Web: **www.importers.ca**

The Vancouver Board of Trade

The Vancouver Board of Trade works in the best interest of its members to promote, enhance and facilitate the development of Vancouver as a Pacific centre for trade, commerce and travel.

THE VANCOUVER BOARD OF TRADE
World Trade Centre, 400 – 999 Canada Place
Vancouver, BC V6C 3E1
Phone: (604) 681-2111; Fax: (604) 681-0437
Email: **contactus@vancouver.boardoftrade.com**
Web: **www.vancouver.boardoftrade.com**

Trade Facilitation Office Canada

Trade Facilitation Office Canada (TFOC) displays new export offers on its web site (see address below) from exporters of developing countries and Central and Eastern European countries. Canadian importers with at least one year of importing experience may also register with TFOC to obtain export offers from the office's extensive database. The office provides export training and market information to exporters and export promotion agencies from eligible countries. TFOC is funded by the federal government and a number of international aid organizations.

Trade Facilitation Office Canada
300 – 56 Sparks St., Ottawa, ON K1P 5A9
Phone: (613) 233-3925
Toll-free: 1-800-267-9674
Fax: (613) 233-7860
Email: **tfoc@tfoc.ca**; Web: **www.tfoc.ca**

Trade Shows

Trade show directories are available on the Canada/British Columbia Business Service Centre web site at **www.sb.gov.bc.ca/smallbus/lotus/sbguides.htm**, and at many public libraries. Your local Chamber of Commerce may also have information concerning future events in your area. For more information concerning trade shows, please contact the Canada/British Columbia Business Service Centre (see page 61 for contact information).

Business Travel Under the North American Free Trade Agreement

To promote trade in goods and services, the North American Free Trade Agreement (NAFTA) facilitates the cross-border movement of business people who are citizens of member countries to NAFTA. Depending upon the nature of your business activity, you may qualify to enter a member country under one or more of the following categories: Business Visitor, Professional, Intra-Company Transferee or Trader and Investor.

Additional information can be obtained from the brochure *Cross Border Movement of Business Persons and the North American Free Trade Agreement (NAFTA)* which is available on the Department of Foreign Affairs and International Trade web site at **www.dfait-maeci.gc.ca/nafta-alena/cross-e.asp**.

For more information about Canadian, U.S. or Mexican business travel/immigration regulations, contact the relevant embassy, consulate or immigration office nearest you. (Information on Canadian regulations may be obtained from the nearest Citizenship and Immigration Canada office – see the blue pages of your local telephone directory for contact information.)

Consulate General of USA
21st Floor, 1095 West Pender St.
Vancouver, BC V6E 2M6
Phone: (604) 685-4311

US Embassy
Web: **www.usembassycanada.gov/travel.htm**

Consulate General of Mexico
710 – 1177 West Hastings St.
Vancouver, BC V6E 2K3
Phone: (604) 684-3547

Embassy of United Mexican States
Web: **www.embamexcan.com/english/consulate/businessvisa.html**

Foreign Investment

In general, capital and profits or income move freely in and out of Canada. However, large corporate acquisitions and acquisitions in the uranium production, transportation and financial services sectors will be reviewed in the national interest by the Investment Review Division of Industry Canada.

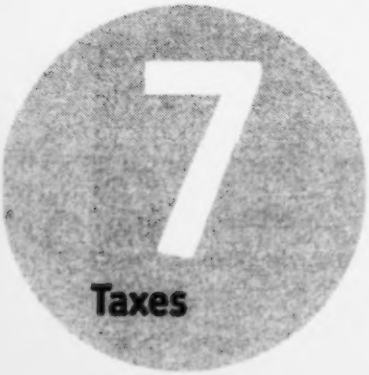
Industry Canada requires notification of all investments by non-Canadian citizens for all acquisitions and new business start-ups. Prior advice and further information should be sought on the application of the *Investment Canada Act* before undertaking any such investment.

Investment Review Division,
Industry Canada
235 Queen Street., Ottawa, ON K1A 0H5
Phone: (613) 954-1887; Fax: (613) 996-2515
Web: **http://investcan.ic.gc.ca**

The Department of Canadian Heritage requires notifications of all investments by non-Canadians that involve cultural businesses as defined in the *Investment Canada Act* regulations. The federal government has the authority to seek a review on any investment in the cultural sector. For information on how the *Investment Canada Act* might apply to an investment in the cultural sector, please contact:

Cultural Sector Investment Review,
Department of Canadian Heritage
6th Floor, 15 Eddy St., Hull, QC K1A 0M5
Phone: (819) 997-4492; Fax: (819) 994-9744
Web: **www.pch.gc.ca**

A copy of the Investment Canada Act may be obtained on the internet at **http://canada.justice.gc.ca/STABLE/EN/Laws/Chap/I/I-21.8.html**.



Income Tax

Business Income Tax

Sole Proprietor: Sole proprietors must file a personal income tax return for each calendar year on or before April 30 of the following year (see Personal Income Tax below).

Partnership: Partnerships are not taxed as separate entities. Instead, individuals are taxed on their share of the income of the partnership.

Corporation: A corporation is required to file an annual corporation income tax return and must remit income tax on a monthly basis. The required annual filing deadline for a corporate income tax return is six months after the declared fiscal year-end. The fiscal year-end need not coincide with the calendar year-end.

Some corporations may qualify for special tax rates. It is advisable to consult with a Canada Customs and Revenue Agency tax services office (see the blue pages of your local telephone directory) or with a qualified accountant for specialized technical assistance in this regard.

Co-operative: A co-operative association pays income tax in much the same way as a corporation. A T2 Corporation Income Tax Return is to be filed within six months after each fiscal year-end.

The *Income Tax Act* has certain regulations, such as patronage returns, which require special knowledge and accounting procedures. Further assistance can be obtained from the nearest Canada Customs and Revenue Agency tax services office (see the blue pages of your local telephone directory).

Personal Income Tax

Every individual who is a resident of Canada must pay tax on income for that year from all sources inside and outside Canada. An annual income tax return for each calendar year must be filed on or before April 30 of the following year.

If you are a sole proprietor or a partner in a business, you may be required to remit quarterly payments. For more information, contact the nearest Canada Customs and Revenue Agency tax services office (see the blue pages of your local telephone directory) or:

CANADA CUSTOMS AND REVENUE AGENCY
1166 West Pender St.
Vancouver, BC V6E 3H8
Toll-free: 1-800-959-8281 (individual tax filers)
Toll-free: 1-800-959-5525 (business information line)
Web: **www.ccra-adrc.gc.ca**

Federal Income Tax

The federal government levies both personal and corporate income tax. Residents of Canada (individuals, corporations and trusts) are subject to income taxes on income received or receivable during the taxation year from all sources inside and outside Canada, less certain deductions. To prevent double taxation, Canada has entered into a number of tax treaties with other countries.

Individuals from other countries and branches of foreign companies doing business in Canada are also liable for income taxes on profits derived from these business operations.

Financial institutions making deposit or loan transactions with non-residents of Canada from offices in either Vancouver or Montreal may be exempt from income tax on monies earned from those activities.

Tax payable is calculated as a percentage of taxable income and then tax credits are deducted.

Further information may be obtained from Canada Customs and Revenue Agency (see the blue pages of your local telephone directory or the contact information on page 42).

Provincial Income Tax

The province of British Columbia levies both personal and corporate provincial income tax.

B.C. Personal Income Tax

Prior to 2000, B.C. personal income tax was determined as a percentage of basic federal tax. In 2000, the amount of provincial tax levied will be calculated based on the amount of your taxable income rather than the amount of federal tax levied. Taxable income will be the same amount for both federal and provincial income tax calculation purposes.

Under tax on income, the calculation of B.C. personal income tax follows the same concept used in determining federal personal income tax under the *Income Tax Act*. Tax payable will be calculated by applying provincial tax rates and brackets on taxable income, deducting provincial non-refundable credits and then claiming any tax reductions and credits.

Tax filers will continue to file a single federal-provincial tax return under the tax-on-income system.

In specific circumstances, some additions to tax payable may apply (minimum tax, CPP/QPP disability benefits for previous years, qualifying retroactive lump-sum pension payments, lump sum pension payments and tax on split income).

Further changes to B.C. personal income taxation will occur in the 2001 taxation year. Please see the Ministry of Finance and Corporate Relations' Income Taxation Branch web site at **www.fin.gov.bc.ca/revenue/incometax/** for information on tax brackets and rates, as well as recent changes to provincial income taxation.

For more information on filing income taxes, contact the nearest Canada Customs and Revenue Agency office (see the blue pages of your local telephone directory or the contact information on page 42).

B.C. Non-Refundable Credits

Tax filers may be eligible for certain non-refundable tax credits.

- Basic personal amount
- Medical expense credit
- Spousal or equivalent-to-spouse
- Credit for mental or physical impairment
- Dependant credit
- Tuition and education credits
- In-home care of relative
- Student loan interest
- Age credit
- EI and CPP credit

- Pension credit
- Supplementary credit for 2000 taxation year
- Charitable and other gifts

Other Reductions

Other reductions for which tax filers may be eligible include:

- Minimum tax credit
- Venture capital tax credit (for individuals)
- Sales tax credit
- Royalty and deemed income rebate
- Political contributions tax credit
- Mining exploration tax credit
- Dividend tax credit
- Mining reclamation trust
- Multiple jurisdiction taxpayers
- Logging tax deduction
- Overseas employment tax credit
- Provincial foreign tax credit.
- Employee share ownership plan and employee venture capital corporation tax credit

Municipal Taxes

Municipal governments levy direct taxes on real estate, water consumption and business premises. Property taxes are based on the assessed real value as determined by BC Assessment (see page 47 for contact information) of the land and improvements.

See the blue pages of your local telephone directory for the contact information of your municipal property tax office.

Provincial Taxes

Provincial Sales Taxes

The Consumer Taxation Branch of the Ministry of Finance and Corporate Relations registers businesses that collect sales taxes on behalf of the province. The branch also conducts field audits and inspections of these businesses' tax collection records, and carries out office audit and compliance programs. To explain the various requirements of the tax legislation it administers, the branch publishes a number of bulletins and pamphlets outlining specific tax applications. Staff are also available to assist business owners with the application of tax to their specific businesses.

To obtain assistance or a copy of a branch publication, contact the Consumer Taxation Branch nearest you (see Appendix C or the Government of British Columbia section of the blue pages in your local telephone directory), or a Government Agent (see Appendix B). Branch bulletins and publications are also available on the Consumer Taxation Branch web site at **www.fin.gov.bc.ca/ctb/**. The web page on starting a new business will be of particular interest. You may also wish to subscribe to the branch's automatic e-mail bulletin update service.

Social Service Tax

The provincial government levies the Social Service Tax (more commonly known as the Provincial Sales Tax), which applies to most goods purchased, leased or imported for consumption or use, except goods specifically exempted under the *Social Service Tax Act*. The Social Service Tax also applies to specified services that are applied to tangible personal property, such as installation, repair and maintenance, as well as telecommunication

services, legal services and charges for parking within the Vancouver Regional Transit Service Area. This tax is collected from the end-consumer by the vendor.

Vendors must collect and remit tax on their taxable sales or leases. Vendors are required to register with the Consumer Taxation Branch of the Ministry of Finance and Corporate Relations. Upon registration, the Branch will provide information on the vendor's responsibilities, and issue a registration certificate and registration number to the vendor. Registered vendors who quote their registration number to suppliers are exempt from paying the Social Service Tax on goods purchased for resale, or goods that will become part of property intended for resale. Purchases made by a business for its own use, for example desks, computers and office supplies, are subject to the tax.

Other Provincial Sales Taxes

Taxes are also levied on the basis of the following legislation:

- *Tobacco Tax Act*
- *Hotel Room Tax Act*
- *Motor Fuel Tax Act*
- *Horse Racing Tax Act*

Information on all provincial sales taxes, including the procedures for filing returns and paying tax, may be obtained from the Consumer Taxation Branch (see Appendix C or the Government of British Columbia section of the blue pages in your local telephone directory), any Government Agent office (see Appendix B) or the Consumer Taxation Branch web site at **www.fin.gov.bc.ca/ctb**.

Mining and Logging Taxes

Special provincial taxes are levied on certain resource industries. In B.C., the net income derived from mining and logging operations is subject to taxation.

The *Mining Tax Act* has allowed for a tax on the net income derived from mining operations related to sand, gravel, limestone and other construction materials. This tax is generally deductible as an expense for income taxes. As a result of the provincial government streamlining initiative, however, the *Mining Tax Act* will be repealed and quarry materials (defined as limestone, dolomite, marble, shale, clay, volcanic ash or diatomaceous earth) will be taxed under the *Mineral Tax Act* as of Jan.1, 2001. With the repeal of the *Mining Tax Act*, the quarrying of sand and gravel will no longer be subject to tax for taxation years beginning on or after July 1, 2000. Details are available on the Income Tax Branch web site (see below for address) under What's New.

The *Logging Tax Act* allows for a tax on the net income earned from logging operations in the province. This tax is fully recoverable (for B.C. residents) through credits granted under the federal and provincial income tax acts.

For further information on mining and logging taxes, contact:

Income Taxation Branch, Ministry of Finance and Corporate Relations
1802 Douglas St., Victoria, BC V8V 3K5
Phone: (250) 387-0616 (mining/logging taxes)
Fax: (250) 356-9245
Web: **www.fin.gov.bc.ca/revenue/incometax/**

Corporation Capital Tax

Under the *Corporation Capital Tax Act*, an annual provincial tax is levied on all corporations with a permanent establishment in B.C. and, together with their associated corporations, have net paid-up capital of more $3.5 million.

For general corporations (other than financial institutions such as banks, trust companies, credit unions and investment dealers), net paid-up capital is the total of a corporation's capital stock, surpluses, retained earnings, liabilities (except current accounts payable), and deferred credits.

For general corporations, the rate of corporate tax is 0.3% of net B.C. paid-up capital. Net B.C. paid-up capital is equivalent to net paid-up reduced by permitted deductions for eligible expenses.

Certain corporations are exempt from the corporation capital tax. These include insurance corporations, mortgage investment corporations, housing co-operatives, bankrupt corporations, certain owner-occupied apartment corporations, family farm corporations, co-operative corporations and corporations that are exempt from federal income tax under the federal Income Tax Act.

Income Taxation Branch

Ministry of Finance and Corporate Relations
1802 Douglas Street, Victoria, BC V8V 3K5
Phone: (250) 953-3082; Fax: (250) 356-0434
Web: **www.fin.gov.bc.ca/revenue/incometax/**

Mailing Address:
Income Taxation Branch
Ministry of Finance and Corporate Relations
PO Box 9444 Stn Prov Govt
Victoria, BC V8W 9V4

Property Assessment and Taxes

BC Assessment is an independent, publicly funded Crown corporation that maintains an independent, uniform and efficient real property assessment system throughout B.C. in accordance with the *Assessment Act*. There are 23 area offices throughout the province, with the head office located in Victoria.

The act requires that BC Assessment produce annual assessments at market value. The new assessments are completed annually by December 31, based on the market value of properties as of July 1. An assessment notice is forwarded to all property owners at the beginning of every January. For example, an assessment notice issued in January 2000 estimates the value of the property on July 1, 1999, and is the basis of 1999 property taxes. A common valuation date provides fairness and ensures an equitable base for property taxation. BC Assessment also determines the appropriate classification for each property in B.C.; the provincial government has set nine classes of property for which different tax rates may be set by tax jurisdictions.

The assessment roll, once certified by the assessor and authenticated by the Property Assessment Review Panel, is presented to tax jurisdictions (municipal and provincial governments) to form the basis of their tax rolls. Property valuation by BC Assessment is subject to legislated appeal procedures through the Property Assessment Review Panel and the Assessment Appeal Board.

BC Assessment maintains an extensive and up-to-date information database on all properties in B.C. In addition to providing information in the form of assessment rolls, BC Assessment provides accurate property and value information through electronic database access and custom reporting for a fee to:

- tax authorities through a program of information-sharing
- property owners
- municipal, provincial and federal government agencies
- realtors, appraisers, lawyers, bankers, title search companies, etc.

BC Assessment
1537 Hillside Ave., Victoria, BC V8T 4Y2
Phone: (250) 595-6211; Fax: (250) 595-6222
Web: **www.bcassessment.bc.ca**

Local taxing authorities such as regional districts and municipalities are responsible for levying and collecting property taxes. Contact your local municipal government for further information (see the blue pages of your local telephone directory).

In unincorporated areas of B.C., the provincial government levies and collects taxes on real estate on behalf of the government and local taxing authorities including regional districts and regional hospital districts.

Property located in unincorporated areas is subject to provincial taxation set out in the *Taxation (Rural Area) Act* and the *School Act*. The tax is applied on the net taxable value of land and improvements assessed by the BC Assessment.

Real Property Taxation Branch
Ministry of Finance and Corporate Relations
4th Floor, 1802 Douglas St., Victoria, BC
Phone: (250) 387-0555 (property taxes)
Fax: (250) 356-5347
Web: **www.fin.gov.bc.ca/revenue/proptax/**

Mailing Address:
Real Property Taxation Branch
Ministry of Finance and Corporate Relations
PO Box 9446 Stn Prov Govt
Victoria, BC V8W 9V6

Federal Taxes

Goods and Services Tax

Every business, organization or individual engaged in a commercial activity in Canada with worldwide taxable revenues of more than $30,000 in the immediate preceding year is required to register for the Goods and Services Tax (GST).

If your annual sales of taxable goods and services are less than $30,000, you are considered to be a "small supplier" and are not required to register for the GST. However, you may find that it is to your advantage to register as you will be entitled to certain benefits, such as the input tax credit.

Businesses, organizations and individuals that are registered for the GST can claim a credit, called an "input tax credit," to recover the GST they paid on business purchases. They apply the credit against the GST charged on their sales to determine whether to remit tax or claim a refund.

For more information, contact the nearest Canada Customs and Revenue Agency office (see the blue pages of your local telephone directory or the contact information on page 42).

Federal Excise Tax

An excise tax, in addition to the GST, is imposed on certain goods, whether manufactured or produced in Canada or imported into Canada. The list of excisable items includes jewelry, cigarettes, tobacco and alcohol. Complete details can be found in the *Excise Tax Act*.

Canada Customs and Revenue Agency requires that all persons or firms manufacturing or producing goods subject to excise tax operate under a manufacturer's excise tax licence. The licence may be obtained from a Canada Customs and Revenue Agency tax services office in the area in which the company or individual proposes to operate (see the blue pages of your local telephone directory or the contact information on page 42).

Once a licence has been acquired, manufacturers may then purchase or import, free from excise tax, goods that are to be incorporated into, and form a constituent or component part of, an article or product that is subject to an excise tax. To be exempted from the excise tax, manufacturers must provide their excise tax licence number and relevant certificate.

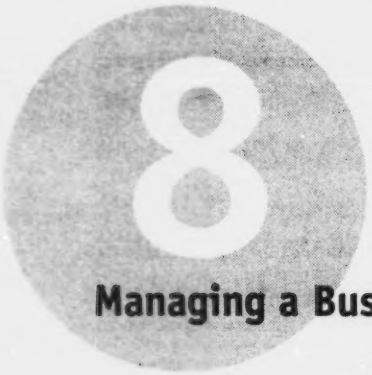
Federal Customs Duties

Any business that imports from abroad must be aware of customs duties and GST which may be levied against goods upon entry into Canada.

There are regulations concerning entry requirements, invoicing, classification of goods, rates of duty, and reductions and exemptions for special classes of articles. It is advisable to obtain a ruling on the classification, rate of duty and valuation before commencing shipments.

Canadian importers and foreign exporters should contact Trade Administration Services of Canada Customs and Revenue Agency, at the office in the region where the majority of their goods are imported.

Trade Administration Services, Pacific Region
503 – 333 Dunsmuir St.
Vancouver, BC V6B 5R4
Toll-free: 1-800-461-9999
Fax: (604) 666-2637
Web: **www.ccra-adrc.gc.ca**



Managing a Business

Organization of Operations

As your business begins to develop and expand, your business organization becomes vital to continued success. You are encouraged to educate yourself on such topics as business planning, organizational structure, human resource management and other related material. This guide will not attempt to explain these topics, but will acknowledge their importance to business success. Volumes of literature have been written on these and other related subjects, and numerous courses and seminars are available. Material is also available in the Small Business Workshop on the Canada/BC Business Service Centre web site at **www.sb.gov.bc.ca**.

You may find the British Columbia government's publication *Business Planning and Cash Flow Forecasting* useful as well.

Business Records and Accounts

This guide will not explain bookkeeping in detail either, as many books and courses cover this important subject. Accurate records are a responsibility of management, even if delegated to a bookkeeper. Think of record-keeping not as a requirement imposed by government, but as a way for you to monitor the health of the business and project its future earnings. Good records allow the owner/manager to know the position of the business on a day-to-day basis and to quickly respond to the early warning signs of financial difficulties. Records also point out potential weaknesses in the business plan, giving the owner/manager an opportunity to take necessary corrective action.

Unless you have extensive accounting training, it may not be a good idea to set up the system yourself. It will most likely require modification at a later date and this can be both disruptive and expensive if the system has little built-in flexibility. Consult a professional accountant to assist you in setting up your books and to organize and simplify financial record-keeping from the start of business. The accountant will be able to tailor a system to your needs, ensure it fulfills government requirements for reporting and taxation, and incorporate controls to protect you against possible losses of cash and other assets. You will be able to grow with a professionally designed system.

Advice and referrals are available from accountants' organizations such as:

- Certified Management Accountants, British Columbia
  Toll-free: 1-800-663-9646
- Institute of Chartered Accountants of British Columbia
  Toll-free: 1-800-663-2677
- Certified General Accountant Association of British Columbia
  Toll-free: 1-800-565-1211

Your company's books and records may be audited by federal and provincial agencies at any time. Staff members of these government

departments and agencies may examine your books:

- Workers' Compensation Board
- Canada Customs and Revenue Agency, for payroll auditing of Employment Insurance premiums, Canada Pension Plan contributions and income tax deductions at source
- Canada Customs and Revenue Agency, for the Goods and Services Tax (GST)
- Ministry of Finance and Corporate Relations, Consumer Taxation Branch, for Social Service Tax

Your books and records, including supporting documents such as sales and purchase invoices, contracts, bank statements and cancelled cheques, must be kept in an orderly manner at your place of business or designated record office.

Canada Customs and Revenue Agency requires that you retain all business records and supporting documents until you request and obtain written permission from the department to dispose of them. If you wish to destroy company books or records, you must apply in writing to the director of Canada Customs and Revenue Agency's tax services office in your area. You must provide detailed information identifying the material and the fiscal period covered by such books or records.

Some records (books or computer disks) must be kept indefinitely. These include minute books, share records, general and private ledger sheets, special contracts and agreements and the general journal, if it is essential to the understanding of the general ledger entries. Other books must be kept until a tax audit or payroll audit has been completed, or for at least six years after the taxation year is covered. At that time, permission to destroy the records may be given.

If your company is incorporated as a reporting company (see definition on page 10) under the *Company Act* of B.C., you must appoint an independent auditor to audit the annual fiscal statements. The appointed auditor must be independent and not associated with the company or its directors and officers.

Marketing

Your ability to market your product or service to potential consumers will ultimately determine your ability to create sustained revenue. The importance of effective marketing therefore cannot be stressed enough.

Marketing is a vast subject which we will not cover in the pages of this guide. A wealth of literature is devoted exclusively to marketing strategies, sales forecasting and advertising, and many training courses and seminars on the subject are available. In addition, the Canada/BC Business Service Centre web site at **www.sb.gov.bc.ca** features an on-line Small Business Workshop that explains some marketing basics. Educate yourself thoroughly on effective marketing and sales forecasting before engaging in any business venture.

Financing

Financing simply means "money." Business money is generally called "capital," but one type of business capital is significantly different from another.

In financing, loans are made for specific

purposes. There are four types of financing with which you should be familiar:

- Equity and Shareholders' Loans (venture capital)
- Term Loans (capital asset financing)
- Operating Loans (working capital)
- Interim Loans (bridge capital financing)

They may all be money, but each type of financing is used for a different purpose in a business. For example, any part of a working capital loan ("revolving line of credit") should not be used for the purchase of a capital asset.

Equity and Shareholders' Loans

"Equity" money is paid in exchange for "ownership." Assuming the ownership of a business accepts both the risks and the rewards that accompany such ownership. Equity money, or venture capital, involves no obligation of interest payments or repayment on the business; in other words, no debt service is connected with an equity or venture capital investment. Instead, it represents the faith of the investor in the business, and the commitment of the owner to it. In return for their investment and ownership, the investors/ owners share in the profits of the business.

An owner's commitment is one of the essential first ingredients considered by any lender. It shows the lender you are prepared to risk your own money alongside his or her money. Your equity in a project should be at least 20 to 25 percent of the total project. Initially, equity money comes from your own resources, such as savings or personal borrowings from financial institutions, friends, relatives and business associates. As time progresses, earnings retained in the business will further increase your equity position.

Equity is particularly significant because it creates "leverage." Leverage is the ability to attract other loans and investment. An equity position of $30,000 may enable you to secure a loan for three times that amount ($90,000, based on the 25 percent suggested rule of thumb).

If you have formed a limited company, you can buy one or more shares and lend the rest of the money to the company as a "shareholder's loan." This money can further contribute to your leverage position if the shareholder loan is subrogated (you will be asked by the banker to sign a guarantee and postponement of claim document) to the bank's position. A business that is fully leveraged has no additional ability to borrow money. It is wise to hold some of your own money back because it will give you a potential leverage capability.

Equity and shareholders' loans hold certain advantages:

- It may be easier to repay a loan than sell shares back to the company or to other investors.
- Interest may be paid; i.e., if you or your friends would like to earn returns on your investment, an interest rate may be established. The alternative is to pay dividends on shares when funds are available. (Investigate the tax implications with a professional accountant.)
- Flexibility.

Once you have established a business and invested some equity, it may be possible to borrow money. One consideration in the approval of your proposal is "leverage " or "debt-to-equity ratio." This is the ratio of the money you will owe to the equity you hold or contribute to the business. A proposal that assumes $6,000 debt, and is based on an equity contribution of $2,000, is said to have a debt-to-equity ratio of 3:1. Generally, the lender's assessment of this ratio is discretionary, but if you are a new business just building a reputation, it is unlikely the lender will go beyond 2:1.

In addition, the company must be able to show the lender that future sales will generate enough funds to repay the loan principal and service the debt until that repayment is complete.

Term Loans

A term loan is money for financing capital or fixed assets (e.g., vehicles, buildings, land, machinery, equipment, shelving, etc.). If the business buys fixed assets that will last a finite period of time, such as those just listed, the assets purchased can be used as the security for such a loan (collateral). The lender will only allow you to use a percentage of the value of the asset as security; for example, a vehicle provides 70 percent security on its total purchase value, land and buildings provide 75 percent, equipment specific to the business provides 65 percent, etc. The other 25 to 35 percent of the cost of the asset must come from the equity you have in the company or additional funds from shareholders.

Different lenders provide different types of term loans. (See the Sources of Financing section beginning on page 57 for more information.)

Since the actual term of the loan is fixed, and is has appraised assets as security, usually the interest rate will be below that of a working capital loan for the same amount.

A term loan will carry both interest and principal repayment provisions with a finite repayment schedule. Each payment toward the principal further reduces the balance of the principal remaining to be paid. Early repayment may carry a penalty.

The percentage of interest charged, or interest rate, will remain constant for the duration (term) of the loan, but since the interest is calculated only on the remainder of the principal outstanding, each successive payment toward the principal will reduce the interest portion of the repayment.

The principal is characteristically repaid over a period of time, directly related to the "useful life" of the assets; for example, the term of loans for vehicles is typically three to five years, and.for land and buildings it may be up to 30 years.

Usually your long-term debts (term liabilities) are secured by the term assets (fixed assets) on your balance sheet.

Working Capital

If a business could sell all of its inventory (stock) and collect the cash for it before it became necessary to pay the suppliers, that business might have no apparent need of working capital financing. However, most businesses face a barrage of monthly expenses such as stock payables, wages, rentals, leases,

etc., in advance of collecting the cash revenues to pay them.

A working capital loan may be needed to enable the business to purchase inventory, process it or advertise, and to pay other monthly expenses including principal and interest on outstanding term loans, wages and salaries, rentals, leases, utilities, etc.

If one looks at a loan of this nature as a series of monthly "term loans," the amount needed each month varies substantially. In addition, the amount of actual cash revenue each month differs. Not only would you constantly need to negotiate another loan, but you would incur penalties for paying some off too early. This kind of activity therefore requires a special kind of loan that provides long-range flexibility (allowing the principal to vary widely month to month), an interest and principal repayment system tailored to these different principals, and a means of obtaining an automatically renewable approval from the lender for each successive loan. In fact, this loan vehicle is called a commercial "revolving line of credit." Today, more often than not, this same end is achieved through a bank "overdraft" arrangement.

The Revolving Line of Credit

Historically, a line of credit was a commitment undertaken by a bank or lending institution to honour the day-to-day cheques of a business up to a maximum figure agreed to by the bank. The bank would keep a number of signed drafts (notes held for discount) from the business on hand to use as required to place funds into the account. The business was responsible for depositing all revenues on a regular basis to "buy down" the account. This up-and-down fluctuating nature of the account was what gave it the name "revolving line of credit. " The interest rate was normally established to float at about 2 to 3 points above the prime rate and was applied to the largest amount of loan outstanding in that account during the course of any month. At that time, there were no particular account service fees.

Overdrafts

More recently, the banks have fine-tuned this program to what could be called a planned overdraft scheme. The bank will approve a business for a certain overdraft amount. They no longer work with a series of pre-signed drafts. The actual interest rate has been dropped to 1 to 1.5 points above the prime rate and a system of service charges for the overdrafts has been substituted.

Security for Traditional working Capital Loans

The lender uses accounts receivable (the money owed to you by customers) and inventory as the security (collateral) for a working capital loan. For accounts receivable, the bank may lend between 50 and 75 percent of the value, not including any amounts over 90 days. For inventory, banks may lend up to 50 percent based on supplier invoices. Any additional cash required must come from your own resources or by careful management of the business cash-flow.

Working Capital Alternatives

An alternative way to obtain working capital is through "supplier financing." Suppliers may extend payment terms to 60, 90 or even 120 days. If your supplier doesn't offer discounts for early payment, or penalize you with

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interest charges after 30 days, effective use of extended credit terms can help with your business cash-flow. Often suppliers will offer factoring or floor plans to further assist you in financing inventory purchases. Occasionally a supplier promotion will enable you to pay for certain inventory as it is sold (the supplier retains ownership of goods on consignment). Consider all the possibilities for you to maximize your profit.

Interim Loans

The interim loan is bridge financing intended to "bridge the gap" between the time a specific receivable is anticipated and the time a specific payable is required. The assignment of the receivable is the main security for the loan. Bridge financing is usually only available in situations where the receivable is virtually risk free. This type of loan is the vehicle most often accessed when a government financial assistance program has made an award – reimbursable only after the monies have been spent or the project is in place.

Abusing Your Loan Privilege

In case you don't yet understand the reason for distinguishing between the types of loans, this important example of what not to do and why not to do it should clear away any remaining questions.

A Business Loan

Your business plan shows the bank that your business requires a revolving line of credit of $40,000 to meet its monthly liabilities. Accordingly, the bank approves that loan request because, among other factors, it feels the business can service the debt at that level.

Two months later you return to the bank for a term loan of $35,000 for new office furniture. The bank reviews your request, decides the business is too new to assume and service that amount of debt and rejects your proposal. But you are determined to buy that office furniture-you pay a $25,000 deposit on it, taking the money from your operating line of credit (and financing the rest over time).

The integrity of your business plan has been betrayed. The banker believed you when you said you needed $40,000 to operate. The bank became your partner on that basis. You are now saying that you can operate the business on $15,000 (the furniture purchase has reduced your operating flexibility by $25,000). If the previous business plan was accurate, you can no longer afford to buy all the inventory you need for the business (its life blood) – in return, the business, is less able to generate the revenue required to service the existing (plus additional) debt – and your revolving line of credit will have lost its ability to "revolve."

One or two slow months could place the business in dire jeopardy and send you humbly back to the banker, pleading for an extension of your line of credit. If your creditors press for payment, or the bank has lost all confidence in your ability to manage the operation, your business goes into receivership.

The bank is blamed for the business failure because it didn't extend your credit line. But remember, the bank only agreed to become your partner in the risk based on the plan you presented. You altered that plan unilaterally. The bank will carry that information in your file as a mark against you, long after the business has faded from your memory.

interest charges after 30 days, effective use of extended credit terms can help with your business cash-flow. Often suppliers will offer factoring or floor plans to further assist you in financing inventory purchases. Occasionally a supplier promotion will enable you to pay for certain inventory as it is sold (the supplier retains ownership of goods on consignment). Consider all the possibilities for you to maximize your profit.

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Approaching Lenders

Most of us approach the subject of borrowing money with fear and a feeling of inferiority. Instead of "borrowing" money, think in terms of "renting" money. Why feel humble about renting money, especially when you rent from people who solicit your business? Banks, credit unions, finance companies and other "money rental" operators need your business to survive. Money is just another commodity.

The Loan Officer

For a moment, put yourself in the money lender's (renter's) shoes. His or her job is to rent money at profitable rates of interest with a minimum of risk. The loans officer wants to feel comfortable (confident) that he or she has recommended an astute investment, based on principles of lending, when your case is presented by him or her to the bank's loan review board. What knowledge would provide additional comfort to you if you were the loans officer? Be sure to have this information prepared in advance to present to the loans officer. It most commonly takes the form of a business plan.

The Business Plan

The business plan is the key to your loan proposal. The **Solutions for Small Business** series entitled *Business Planning and Financial Forecasting* covers virtually all the questions a lender may ask. The entire **Solutions for Small Business** series is available on the ministry's web site at **www.sbtc.gov.bc.ca/smallbus/publications/**. You may also wish to explore the Interactive Business Planner, which can be accessed on the Canada/British Columbia Business Service Centre web site at **www.sb.gov.bc.ca/smallbus/cbcbsc/ibp.html**.

Plan your requirements well ahead. If your cash flow forecast indicates a cash shortfall in the ninth month, discuss it now with your banker. A lender does not want to be approached at the last minute because you have a payroll to meet. Lenders do not respond well to being asked to put out fires. The lender needs time to assess every proposal.

It is entirely possible that the person you deal with cannot approve the loan on his or her own. You can approach more than one lender, but ask yourself why you were turned down before you go to another lender unprepared. Ask the lender what alternatives you have. Be prepared to re-examine your entire proposal in light of these comments.

Loan Security

Lenders are primarily interested in lending money to businesses that exhibit strong growth potential and that have a plan demonstrating the ability to repay the loan principal over time and make interest payments on a regular basis (service the outstanding debt). Nevertheless, they will traditionally attempt to reduce their exposure (risk) by securing the loan in some manner against default.

Renting/Leasing

No discussion of business financing would be complete without mentioning the "renting/leasing vs. buying" option. Leasing companies will consider arranging a lease with option to purchase on virtually any tangible asset. Renting premises (rather than buying a building) is also a financing alternative.

Advantages and Disadvantages of Renting/Leasing

Advantages

- Equity capital freed up for investment in areas of greater return
- Greater borrowing power available for more critical areas of the business
- Often no down payment required
- Usually fixed rates for a set term
- Full payment an allowable expense for income tax purposes
- Purchase options exercisable at a later date at a predetermined price

Disadvantages

- Locked in for a fixed term, except for the option to purchase
- Greater total payments for the asset over the long term

Once you have the detailed cost alternatives worked out for purchasing or leasing an asset, consult your accountant for the effect on your tax position and your cash flow.

Sources of Financing

The most common sources of money to finance a business are personal contacts: friends, family, inheritance, mortgage extensions, etc. If you go this route, be sure to set the loan up on a business basis, appropriately secured with a principle repayment schedule (even if deferred) and interest payment schedule. Many personal relationships have been ruined because inadequate provisions for personal creditor repayment were made to address the possibility of business failure.

If sufficient financing is not available through personal contacts, you will need to consider commercial lending sources. The following tables match the types of financing with the most appropriate commercial lending sources in Canada.

Short-Term Financing

Sources	Type of Financing
Commercial Banks / Credit Unions / Business Development Bank of Canada	• Accounts receivable • Operating loan • Government guaranteed loan
Trade Credits	• usually 15 to 30 days granted by suppliers before payment is due
Factoring Companies	• buy accounts receivable outright without recourse and assume all risks of collection; will advance funds against purchased receivables, less a percentage
Commercial Finance Companies	• funds advanced upon assignment of receivables and warehouse receipts • equipment financing

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Commercial Finance Companies	• funds advanced upon assignment of receivables and warehouse receipts • equipment financing

Long-Term Financing

Sources	Type of Financing
Commercial Banks / Business Development Bank of Canada	• capital financing • fixed assets and equipment • small business development bonds
Sales Finance Companies	• installment purchase of equipment and machinery • sales and lease-back options on equipment • small business development bonds
Insurance and Trust Companies	• direct loan secured by fixed asset mortgage • open market loan by offering debt security on market
Western Economic Diversification (administered by financial institutions)	• product research and development • pre-commercial and commercial product development • development for international markets
Community Futures Development Corporations	• upgrading or expansion • fixed asset acquisitions • equity financing • refinancing • change of ownership • working capital

Insurance

Once you have secured the necessary financing for your business, you will want to protect your investment against various risks. Insurance needs for businesses vary greatly. It is best to choose an insurance agent or broker familiar with your size of business and, in particular, an agent familiar with your type of operation. Ask other business owners in your vicinity to recommend an agent.

To guard against serious losses from theft, fire and other misfortunes, the business owner needs an insurance package designed to meet the firm's protection requirements.

Basic Insurance Options

- Fire, extended coverage and malicious damage insurance on buildings and contents, possibly including business interruption insurance
- Liability insurance depending on the type of business
- Boiler and pressure vessel explosion insurance
- Burglary protection
- Dishonesty (indemnity bond) insurance to cover theft by employees
- Collateral term insurance
- Partnership /Shareholder insurance
- Disability insurance
- Possibly an Employee Benefits' package covering group life insurance, disability insurance and medical/dental insurance

The above list is included to remind you not to overlook the complex areas of business insurance. Discuss your specific requirements with a reputable commercial insurance agent or broker.

Insurance Brokers

The Insurance Brokers Association of British Columbia (IBABC) promotes their 750 member insurance brokerages as the premier distributors of general insurance products and services in British Columbia. IBABC represents the interests of the public and its member brokers to government and to industry stakeholders.

INSURANCE BROKERS ASSOCIATION OF BC
1300 – 1095 West Pender St.
Vancouver, BC V6E 2M6
Phone: (604) 606-8000; Fax: (604) 683-7831
Web: **www.ibabc.org**

Business Resources

Ministry of Small Business, Tourism and Culture

The Ministry of Small Business, Tourism and Culture maintains an internet web site which allows users to gain access to business information instantly. The site can be accessed at **www.gov.bc.ca/sbtc/**. You can access many other useful British Columbia government web sites from the main government site at **www.gov.bc.ca**.

OneStop Business Registration

The OneStop system is a user-friendly computer program that enables new and existing businesses to complete multiple government applications quickly and efficiently, in one location. For more information on OneStop, please see page 6 or visit the OneStop web site at **www.onestop.sb.gov.bc.ca**

Western Economic Diversification Canada

Western Economic Diversification Canada (WD) is committed to helping Western Canadian small and medium-sized businesses grow, diversify and create jobs. WD offers a network of business professionals in more than 38 points of service in B.C. to help you with business planning and development, accessing capital, export or trade development, selling to government markets and providing you with information and links to government programs and services. Contact WD to help you find what you need to establish a new business or make your business grow.

WESTERN ECONOMIC DIVERSIFICATION CANADA
700 – 601 West Hastings St.
Vancouver, BC V6B 5G9
Phone: (604) 666-6256
Toll-free: 1-888-338-9378
Fax: (604) 666-2353
Web: **www.wd.gc.ca**

Canada/British Columbia Business Service Centre

The provincial and federal governments jointly offer a "one-stop shop" called the Canada/British Columbia Business Service Centre (CBCBSC). At CBCBSC you can obtain information about starting a new business, entering new markets, accessing government programs and services, taxation and regulations. CBCBSC has a customer service desk and resource library.

A team of business service officers is ready to assist you with your business inquiries either on the phone or in person. The on-site team is plugged in to a network of federal, provincial and private sector officials in ministries, departments and agencies that deal with business. CBCBSC is open from 8:30 a.m. to 4:30 p.m., Monday and Wednesday through Friday, and 9:30 a.m. to 4:30 p.m. on Tuesday.

CBCBSC has collected more than 1,100 of its most popular information requests, packaged them into an easy-to-use point-and-click environment, and made them available via the internet at **www.sb.gov.bc.ca/smallbus/lotus/sbguides.htm**.

Topics include:

Small Business Workshop
Starting with a good idea; marketing basics; financing your business; planning fundamentals; and basic regulations for getting started.

Information Sources for Small Business
Federal/provincial programs; services and regulations; BC business associations; BC and area trade shows; and local business centres.

Services and Programs for Small Business
Business information; equity financing programs; and small business publications.

Interactive Business Planner
Interactive on-line assistance for entrepreneurs in preparing a three-year business plan for their new or existing business.

CBCBSC also provides a 24-hour, toll-free automated Info FAX service to entrepreneurs wishing to start or expand a business. There are approximately 500 documents on such topics as technology, taxation, regulations, agriculture/fisheries, intellectual property, tourism, transportation and more. The system lets clients use their touch-tone phone to order catalogues and documents, which are sent by fax within minutes. For a list of some of the documents offered by the Centre and their code numbers, see Appendix F.

CANADA/BRITISH COLUMBIA BUSINESS SERVICE CENTRE
601 West Cordova St., Vancouver, BC V6B 1G1
Phone: (604) 775-5525
Toll-free: 1-800-667-2272
Fax: (604) 775-5520
Info FAX: (604) 775-5515
Web: **www.sb.gov.bc.ca**

Government Agents

Business operators and entrepreneurs can access key government services at 59 Government Agent (GA) office locations across the province through a network of computer workstations, fax, telephone and counter service.

One-stop technology allows businesses to complete key government transactions, and internet and database technology services provide access to valuable information.

Business services available through GA offices include OneStop Business Registration, REACH business information web site, business referrals and information, and payment services.

Victoria Connects, a storefront location run by three levels of government, provides business start-up and development services to small businesses in the Greater Victoria area.

Victoria Connects
Sussex Place, G7 – 1001 Douglas St., Victoria
Phone: 250-356-7915; Fax: 250-356-7740
Email: **Victoria.Connects@gems7.gov.bc.ca**

Mailing Address:
Victoria Connects
PO Box 9807 Stn Prov Gov
Victoria, BC V8W 9W1

For more information on business services available through your local GA office, contact one of the offices listed in Appendix B or visit the GA web site at **www.governmentagents.sb.gov.bc.ca**.

Chambers of Commerce

Many local Chambers of Commerce (CoC) maintain libraries of business information. These libraries can be a source of print and video materials on a number of business topics and are excellent resources for owners and operators of B.C. businesses.

Contact your local CoC to find out what information is available (see the white pages of your local telephone directory) or visit the British Columbia CoC web site at **www.bcchamber.org**.

Economic Development Commissions/ Economic Development Officers

An Economic Development Commission (EDC) is a commission or board established by the local government. The primary source of funding for an EDC is the accountable local government.

The Economic Development Officer reports to the commission and is responsible for the development, planning and implementation of programs and services to meet the community's needs for economic development. The officer accomplishes much of his or her work through volunteers and working with other business and economic development organizations at the local, regional, provincial and federal levels.

Contact the local municipal office or Chamber of Commerce for a referral to the Economic Development Commission or Economic Development Officer in your area (see the blue pages of your local telephone directory for the municipal office and the white pages for the CoC). You may also wish to visit the membership page of the Economic Development Association of British Columbia web site at **www.edabc.com**.

Community Futures Development Corporations

Through a network of 34 Community Futures Development Corporations (CFDCs) throughout rural B.C., CFDC staff and volunteers work with their communities to:

- Coordinate community-based strategic planning;
- Provide guidance to entrepreneurs starting a business or preparing a business plan;
- Invest in business ventures through loans to small businesses and entrepreneurs;
- Assist individuals who want to pursue self-employment opportunities;
- Assist individuals by path-finding to government programs and services; and
- Pursue community economic development and diversification opportunities.

For contact information of the nearest CFDC, see Appendix E or visit the CFDC web site at **www.communityfutures.ca**.

Better Business Bureau

The Better Business Bureau (BBB) is a non-profit organization committed to the principle that fair dealing in the marketplace is good business for both buyer and seller. The BBB concentrates on self-regulatory procedures through which business can discipline unfair trade practices and the collection and dispersal of information to consumers to help them make sound purchasing decisions.

BETTER BUSINESS BUREAU
Vancouver:
404 – 788 Beatty St.
Vancouver, BC V6B 2M1
Phone: (604) 682-2711; Fax: 604-681-1544
Email: **bbbmail@bbbmbc.com**
Web: **www.bbbmbc.com**

Victoria:
201 – 1005 Langley St.
Victoria, BC V8W 1V7
Phone: (250) 386-6348; Fax: (250) 386-2367
Email: **bbb@bbbvanisland.org**
Web: **www.bbbvanisland.org**

Women's Enterprise Society of BC

The Women's Enterprise Society of BC is a provincial, non-profit organization that provides assistance to women starting, purchasing or growing a business. Services include:

- Free business counselling and business plan assessment;
- Workshops and self-study guides on topics ranging from business planning and financial management to marketing and communicating with the media;
- Free business-to-business linking for women who have been in business at least one year;
- Management support groups for women who have been in business at least three years;
- Financing to businesses owned and controlled by women; and
- Free business information and referral.

WOMEN'S ENTERPRISE SOCIETY OF BC
Toll-free: 1-800-643-7014
Fax: (250) 868-2709
Email: **info@wes.bc.ca**; Web: **www.wes.bc.ca**

Vancouver Island Advanced Technology Centre

The Vancouver Island Advanced Technology Centre (VIATeC) is a not-for-profit, industry-driven venture operated by the Vancouver Island Advanced Technologies Society. Since 1990, VIATeC has provided a network of services to assist high-tech companies start up, succeed and grow. By doing so, VIATeC has helped to make Vancouver Island B.C.'s fastest-growing region for high-tech development.

VIATeC's mandate is to "facilitate the development of Vancouver Island as a global centre of excellence in advanced technology."

VANCOUVER ISLAND ADVANCED TECHNOLOGY CENTRE
3rd Floor, 707 Fort St.
Victoria, BC V8W 3G3
Phone: (250) 953-6680; Fax: (250) 953-6679
Email: **mail@viatec.bc.ca**
Web: **www.viatec.bc.ca**

Enquiry BC

Enquiry BC is the province's toll-free telephone referral service that will assist you in contacting the appropriate B.C. ministry, branch or department, program, service or official. This service is free of charge throughout B.C. and is available from 8 a.m. to 5 p.m., Monday through Friday.

You may reach any provincial government office toll-free from anywhere in the province by calling Enquiry BC and asking to be transferred.

Vancouver: (604) 660-2421
Victoria: (250) 387-6121
Toll-free: 1-800-663-7867
TDD Toll-free: 1-800-661-8773
Web: **www.y2k.gov.bc.ca/enquiry_bc.htm**

Acts and Regulations

Federal government acts are available on the Department of Justice web site at **http://canada.justice.gc.ca/Loireg/index_en.html** or from:

Canadian Government Publishing Centre
Public Works and Government Services Canada
Ottawa, ON K1A 0S9
Phone: (819) 956-4800
Toll-free: 1-800-635-7943
Fax: (819) 994-1498
Toll-free: 1-800-565-7757
Email: **publishing@ccg-gcc.ca**
Web: **http://publications.pwgsc.gc.ca**

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Crown Publications Inc.
521 Fort St., Victoria, BC V8W 1E7
Phone: (250) 386-4636; Fax: (250) 386-0221
Email: **crown@pinc.com**
Web: **www.crownpub.bc.ca**

Provincial acts and regulations may be viewed on the internet at **www.qp.gov.bc.ca/bcstats/**. Copies of provincial acts and regulations may also be obtained from:

International Travel Maps and Books
552 Seymour Street, Vancouver, BC V6B 3J5
Phone: (604) 687-3320; Fax: (604) 687-5925
Web: **www.itmb.com**

If you need information on regulations resulting from various B.C. acts, contact:

BC Courthouse Library Society
Victoria
5th Floor, 850 Burdett St.
Victoria, BC V8W 9J2
Phone: (250) 387-3239; Fax: (250) 387-0698

Vancouver
800 Smithe St., Vancouver, BC V6Z 2E1
Phone: (604) 660-2841
Toll-free: 1-800-665-2570

Mailing Address:
BC Courthouse Library Society
PO Box 9246 Stn. Prov. Govt
Victoria, BC V8W 9J2
Email: **bccls@bccls.bc.ca**
Web: **www.bccls.bc.ca/**

Statistics

Statistics are a valuable tool for small business managers in making sound decisions based on facts. Information is often required when preparing business plans for financial institutions, for locating geographical locations of your customer profile or moving into new markets.

As a central statistical agency of the B.C. government, BC Stats can assist individuals from the private sector either by telephone, through walk-in enquiry and library services, or via a web site featuring many articles, tables and links of relevance to the small business community.

Services and products that have value to the business community include:

- extensive data on industry norms which can be used as a benchmark for evaluating a business plan;
- census- and tax-based data which provide a rich source of very small area profiles;
- summaries of regional data which provide a comprehensive picture of particular regional market area;
- How to Research a Business Plan (under Popular Topics on the BC Stats web site); and
- a 600-page Manufacturers' Directory that can aid in the purchase from or supply to B.C. manufacturing firms.

BC Stats, Ministry of Finance and Corporate Relations
553 Superior St., Victoria, BC
Phone: (250) 387-0327; Fax: (250) 387-0329
Email: **BC.Stats@gems8.gov.bc.ca**
Web: **www.bcstats.gov.bc.ca**

Mailing Address:
BC Stats
PO Box 9410, Stn Prov Govt
Victoria, BC V8W 9V1

10 Funding and Assistance for Small Businesses

Ministry of Small Business, Tourism and Culture

Equity Capital Program

The Equity Capital Program (ECP) is the operating name of the investment incentive program set out in the *Small Business Venture Capital Act*. This program is designed to encourage private sector, arm's-length equity investments in B.C.-based businesses undertaking activities that enhance the export of B.C.-produced goods and services, replace imports or otherwise diversify B.C.'s economy.

The prime objective of the ECP is to increase the availability of equity capital in B.C. and encourage investment in B.C. businesses leading to business creation, expansion and preservation in "value-added" sectors of the provincial economy. For more information, contact:

Business Investment Branch, Ministry of Small Business, Tourism and Culture
4th Floor, 1405 Douglas St.
Victoria, BC V8W 3C1
Phone: (250) 387-0225
Toll-free: 1-800-665-6597
Fax: (250) 387-1080
Email: **ecp@tbc.gov.bc.ca**
Web: **www.beb.sb.gov.bc.ca**

Community Venture Capital Program

The Community Venture Capital Program (CVCP) promotes new investment in B.C. businesses by providing B.C. investors with a 30 percent refundable tax credit. The program assists in raising share capital for investment in "value-added" community ventures outside Victoria and the Lower Mainland. This regional program complements the Equity Capital Program.

CVCP encourages investments in B.C. businesses through holding companies called Community Venture Capital Corporations (CVCCs), which must be registered through the program and owned by their shareholders. CVCCs raise money from B.C. residents and then invest the funds into qualifying small businesses established outside the Capital Regional and Greater Vancouver Regional Districts. Members of communities in which CVCCs plan to invest are encouraged to participate in the management of these corporations.

CVCCs raise capital through private or public share offerings, and provide investors with opportunities for dividend income and long-term capital appreciation.

Additional information is available from the Business Investment Branch of the Ministry of Small Business, Tourism and Culture (see above for contact information).

Green Venture Capital Program

The Green Venture Capital Program promotes new investment in B.C.'s green economy by providing B.C. investors with a refundable tax credit of 30 percent. The program raises share capital for investments in businesses that

enhance the environment and provide economic benefit to B.C. It is specifically targetted to small businesses raising money to develop and sell new environmental technologies or services that have been developed in B.C.

The Green Venture Capital Program encourages B.C. investors and companies in the environmental sector to form venture capital corporations in order to attract investment capital. Venture capital corporations raise money from B.C. residents and then invest the funds into qualifying small businesses engaged in the green economy. Shareholders of these venture capital corporations may participate in the management of the small businesses if the businesses need and request specific expertise.

The program is part of the Green Economy Development Fund, administered by the Information, Science and Technology Agency.

For additional information, contact the Business Investment Branch of the Ministry of Small Business, Tourism and Culture (see page 66 for contact information).

Employee Share Ownership Plans and Employee Venture Capital Corporations

Through its Employee Share Ownership Program and the *Employee Investment Act*, the Business Investment Branch of the Ministry of Small Business, Tourism and Culture supports two types of employee investment. The first is the Employee Share Ownership Plan (ESOP) which provides employees with an opportunity to invest directly in the shares of the company that employs them. The second is the Employee Venture Capital Corporation (EVCC) which encourages qualified employee groups to purchase shares in their own EVCC, which, in turn, invests in the employer.

The province provides incentives to employees in the form of provincial tax credits (20 percent of investment) and employer/employee cost-sharing up to a maximum of $5,000. The federal government offers an additional 15 percent tax credit to a maximum of $525 annually on EVCC investments. Eligibility criteria for both employees and employers apply.

For further information, contact the Vancouver office of the Business Investment Branch of the Ministry of Small Business, Tourism and Culture.

Employee Share Ownership Program, Business Investment Branch
Ministry of Small Business, Tourism and Culture
Mezzanine Floor, 601 West Cordova St.
Vancouver, BC V6B 1G1
Phone: (604) 660-1207
Toll-free: 1-800-665-5457
Fax: (604) 660-1719
Email: **esop@tbc.gov.bc.ca**
Web: **www.beb.sb.gov.bc.ca**

Science, Technology and Telecommunications Division

The Science, Technology and Telecommunications Division – part of ISTA (Information Science and Technology Agency) – is responsible for all science and technology programs funded by the provincial government. It provides funding to agencies such as the Science Council of BC (see below) for distribution to eligible candidates. The

division works to ensure that science and technology initiatives of government, industry and the academic community are consistent with B.C.'s science and technology policy.

SCIENCE, TECHNOLOGY AND TELECOMMUNICATIONS
Information Science and Technology Agency
3rd Floor, 563 Superior Street, Victoria, BC
Phone: (250) 356-0018; Fax: (250) 356-0021
Web: **www.scitech.gov.bc.ca** or **www.ista.gov.bc.ca**

Mailing Address:
Science, Technology & Telecommunications
Information Science & Technology Agency
PO Box 9411 Stn Prov Govt
Victoria, BC V8W 9V1

Science Council of BC

The Science Council of BC exists to promote economic development and enhance the quality of life in B.C. through innovative applications of science and technology. The council receives funding for various programs from the Science and Technology Branch of the Information, Science and Technology Agency.

Technology BC is the province's most significant source of financial support for applied research and development projects. Administered by the Science Council of BC on behalf of the Ministry of Advanced Education, Training and Technology, Technology BC supports the development of new products, processes and systems that will have a positive impact on British Columbia. Applications may be submitted at any time.

Science Council GREAT Scholarships provide financial assistance to students working on post-graduate degrees in science or engineering at a B.C. university. As part of their degree, students must carry out an original research project leading to a thesis in collaboration with a B.C. company. GREAT scholarships are worth up to $20,000 per year. Deadline for application is January 31 each year.

The Science Council is assisting in the delivery of Forest Renewal BC's Research Program (see below for more information on Forest Renewal BC). This program can provide support for salaries and employee benefits, materials and supplies, equipment and work-related travel to projects that add to the knowledge base essential for building a healthier, more productive forest sector.

SCIENCE COUNCIL OF BC
400 – 4710 Kingsway
Burnaby, BC V5H 4M2
Phone: (604) 438-2752
Toll-free: 1-800-665-7222
Fax: (604) 438-6564
Email: **INFO@scbc.org**; Web: **www.scbc.org**

Other Funding Sources

Community Futures Development Corporations

See page 62 under Business Resources for information on Community Futures Development Corporations. Appendix E provides a listing of CFDCs throughout the province.

Business Development Bank of Canada

The Business Development Bank of Canada (BDBC) is a federal Crown corporation operating from 15 branches throughout the province. Its mandate is to assist in the development and growth of small and

medium-sized businesses in Canada through a wide variety of financial products to fit each stage of business growth, as well as a range of business counselling, mentoring and training services.

For further information, contact the nearest Business Development Bank of Canada (see the white pages of your local telephone directory), call toll-free 1-888-463-6232 or visit the BDBC web site at **www.bdc.ca**.

Forest Renewal BC

Forest Renewal BC's Forest Community Business Loan Programs provide increased access to capital for new and established businesses operating in the forest sector. These programs help to diversify, stabilize and expand economic and employment opportunities in forest sector communities. The Forest Community Business Loan Programs make it easier for small and medium-sized businesses to access financing, business planning support and training.

Loans of up to $125,000 are available through community-based lending partners: Community Futures Development Corporations (CFDC) and Aboriginal Capital Corporations. The Business Development Bank of Canada is Forest Renewal BC's lending partner in the program for loans between $75,000 and $250,000.

Please contact the nearest branch or office of these lending partners for further information on the Forest Community Business Loan Programs (Appendix E provides a listing of CFDC offices or see the white pages of your local telephone directory), or contact Forest Renewal BC (see below).

Forest Renewal BC also funds a number of programs that serve small and medium-sized value-added businesses in forest-dependent communities. The Value-added Business Development Program provides guaranteed loans not otherwise available to new or expanding value-added wood manufacturing firms and specific business planning and mentoring services to owners. Value-added Marketing Programs increase domestic and international demand for products manufactured by B.C.'s value-added sector, by helping the province's value-added producers jointly market products. The Technology Transfer Program increases value-added business owners' awareness about new technologies and provides technical information and in-plant technical assistance to help make the businesses more competitive. The Forestry Innovation Development Program invests in the development or adaptation of commercially viable new forestry products or processes, and Value-Added Training Programs help workers and employers find the skills training they need – from entry-level to highly technical – for jobs in the sector. For more information, contact Forest Renewal BC:

Forest Renewal BC
9th Floor, 727 Fisgard St., Victoria
Phone: (250) 387-2500; Fax: (250) 356-7134
Email: **forestrenewal@canada.com**
Web: **www.forestrenewal.bc.ca**

Mailing Address:
Forest Renewal BC
PO Box 9908 Stn Prov Gov
Victoria, BC V8W 9R1

Ministry of Agriculture, Food and Fisheries

The Food Industry Division of this ministry promotes growth, diversification, competitiveness and market readiness in food, beverage and non-food agricultural processing businesses in British Columbia. Programs and activities enhance consumer-driven food industry opportunities, identify ways to remove constraints on productivity and focus on developing effective working alliances with industry and other agencies.

The division's core functions include providing professional guidance and support to industry at firm, sector and cross-sectoral levels. Part of this work is achieved by administering the Buy BC program communications, trade merchandising and logo licensing. Under Buy BC, which increases consumer awareness and builds consumer preference for B.C. food, fish, beverage and agricultural products within the province, cost-shared financial assistance is available to support co-operative marketing initiatives, incremental to ongoing or regular promotions, that contribute economic benefits to the B.C. agri-fish-food industries. Conditional grants of between 10 and 35 percent of approved eligible costs, such as contracted goods and services, materials and supplies, remuneration of employment costs for incremental staff and rental of equipment or facilities, are available for proposed market development activities.

The division also provides information, analysis, counsel and contacts to food processing companies, serving as a one-window access to government programs and services for food processors. It plays a valuable advocacy role for the food processing industry within government, and coordinates agri-food market and consumer trend research. The branch work with industry on export opportunities and to resolve issues related to export readiness.

The division is a partner with the federal government on the delivery of services through the Canada-BC Agri-Food Marketing Centre in Vancouver and represents the ministry in negotiations and interactions with federal/provincial committees relating to market development, food inspection and technical standards, organics and business climate.

The Food Industry Division is responsible for the *Food Choice and Disclosure Act* and *B.C. Wine Act*.

FOOD INDUSTRY DIVISION
Ministry of Agriculture, Food and Fisheries
808 Douglas St., Victoria, BC V8W 2Z7
Phone: (250) 356-5815; Fax: (250) 356-2949
Web: **www.agf.gov.bc.ca/foodind/**

Mailing Address:
Food Industry Division
Ministry of Agriculture, Food and Fisheries
PO Box 9120 Stn Prov Govt
Victoria, BC V8W 9B4

Aboriginal Relations Branch of the Ministry of Aboriginal Affairs

The Aboriginal Relations Branch works in co-operation with Aboriginal peoples, other ministries, the federal government and the private sector to support Aboriginal economic development in B.C. The branch develops strategies to increase Aboriginal business, employment and economic development, and administers the First Citizens' Fund.

Aboriginal Relations Branch, Ministry of Aboriginal Affairs
908 Pandora Ave., Victoria, BC V8V 1X4
Phone: (250) 356-8279; Fax: (250) 356-6662
Web: **www.gov.bc.ca/aaf/**

First Citizens' Fund

The First Citizens' Fund is a $25-million fund established by the province in 1969. Interest earned on the fund is dedicated to enhancing social, educational and economic development opportunities for North American Aboriginal people (status, non-status, Métis and Inuit) who normally reside in B.C.

Loans are available for the creation, expansion or upgrading of Aboriginal businesses. The program is open to all types of businesses but will not provide financing for revolving lines of credit or for the refinancing of existing commercial enterprises. The maximum loan amount is $75,000, of which 40 percent can be forgiven by the fund. This contribution is dispersed in installments on a pro-rata basis over the term of the loan.

Applications for the First Citizens' Fund are available through the following lending institutions:

All Nations Trust Company
208 – 345 Yellowhead Hwy.
Kamloops, BC V2H 1H1
Phone: (250) 828-9770
Toll-free: 1-800-663-2959
Fax: (250) 372-2585

Tribal Resources Investment Corporation
217 West Third Ave.
Prince Rupert, BC V8J 1L2
Phone: (250) 624-3535
Toll-free: 1-800-665-3201
Fax: (250) 624-3883

Tale'awtxw Aboriginal Capital Corporation
29 & 30 – 6014 Vedder Rd.
Chilliwack, BC V2R 5M4
Phone: (604) 824-2088
Toll-free: 1-800-799-7199
Fax: (604) 824-2022

First Nations Agricultural Lending Association
200 – 345 Yellowhead Hwy.
Kamloops, BC V2H 1H1
Phone: (250) 828-9751; Fax: (250) 372-1595

Nuu-chah-nulth Economic Development Corporation
5000 Mission Rd., PO Box 1384
Port Alberni, BC V9Y 7M2
Phone: (250) 724-3131; Fax: (250) 723-0463

B.C. Purchasing Commission

The Purchasing Commission is responsible for the acquisition of approximately $8.2 billion in goods and services annually on behalf of public sector agencies, including provincial and municipal governments, Crown corporations, schools, hospitals, colleges and universities. Supplier development officers work directly with the business community to identify opportunities for suppliers to provide goods and services to the government of British Columbia. If you are interested in how your company can access opportunities to sell

to government, please browse the commissions web site at **www.pc.gov.bc.ca** or contact the Purchasing Commission office nearest you:

Vancouver:
1123 – 409 Granville St.
Vancouver, BC V6C 1T2
Phone: (604) 660-3042
Fax: (604) 660-0110

Kamloops:
971A Camosun Cres.
Kamloops, BC V2C 6G1
Phone: (250) 828-4322
Fax: (250) 371-3890

Sidney:
102 – 3350 Douglas St.
Victoria, BC V8W 9W6
Phone: (250) 387-7300
Fax: (250) 387-7309, 387-7310

Child Care Branch

The Ministry of Social Development and Economic Security has overall responsibility for child care in B.C., delivering a number of provincial government support programs. (Child care facility licensing is overseen by the Ministry of Health; see page 15 for further information.) As part of its mandated child care responsibilities, the Child Care Branch works with other provincial government ministries to co-ordinate child care policies and programs, and to address emerging child care issues.

Through the ministry's grant programs, the branch also work with non-profit societies, local governments, band councils and other parties and individuals concerned with child care in B.C.

The Ministry of Social Development and Economic Security helps communities stabilize and expand child care choices that meet the needs of families at a cost they can afford. The ministry provides funding to enhance the wages of eligible employees working in licensed child care centres and to three grant programs: Facilities and Equipment; Infant/Toddler Incentive; and Emergency Repair, Replacement and Relocation. The ministry also funds 34 Child Care Resource and Referral Programs across B.C. These programs provide support and resources for licensed and licence-not-required child care providers, as well as information and referral for families.

The Child Care Subsidy program is also administered by the Ministry of Social Development and Economic Security. Under this program, B.C. families with low incomes receive assistance to meet the costs of child care. Parents may use the subsidy to help cover the fees of whatever kind of child care – licensed or licence-not-required, in the child's own home or elsewhere – best suits their needs and the needs of their children. The child care subsidy is paid directly to the child care provider monthly, except where the child care is provided in the child's home, in which case it is paid directly to the parent who is then responsible for paying the child care provider.

CHILD CARE BRANCH
Ministry of Social Development and Economic Security
Phone: (250) 356-6002; Fax: (250) 953-3327
Web: **www.sdes.gov.bc.ca/programs/childcar.htm**

Mailing Address:
Child Care Branch
PO Box 9965 Stn Prov Gov
Victoria, BC V8W 9S4

APPENDIX A

OneStop Business Registration Offices

BC Ministry of Small Business, Tourism and Culture

OneStop is currently available at public computer stations across the province, with more being added all the time. The current OneStop locations are listed below.
The following information is also available on-line at **www.onestop.sb.gov.bc.ca**

100 MILE HOUSE: BC Access Centre
160 Cedar Avenue
Phone: (250) 395-5595
Email: **GAHUN@gems1.gov.bc.ca**

ABBOTSFORD: Community Futures Development Corporation of South Fraser
100-32383 South Fraser Way
Phone: (604) 864-5770
Email: **cfdcofsf@uniserve.com**

ATLIN: Government Agent Office
Third Street
Phone: (250) 651-7595
Email: **GAATL@gems3.gov.bc.ca**

BELLA COOLA: Government Agent Office
Cliff Street
Phone: (250) 799-5361
Email: **GABEL@gems2.gov.bc.ca**

CALGARY: The Incorporators
604 First Street Southwest
Phone: (403) 860-5455
Email: **bigwhiz@bizwhiz.com**

CAMPBELL RIVER: BC Access Centre
1180 Ironwood Road
Phone: (250) 286-7555
Email: **GACAM@gems4.gov.bc.ca**

CAMPBELL RIVER: Community Futures Development Corporation of Strathcona
2 – 920 Alder Street
Phone: (250) 830-1141
Email: **cfdcs@island.net**

CHETWYND: Government Agent Office
5016 – 50th Avenue
Phone: (250) 788-2239
Email: **GACHT@gems9.gov.bc.ca**

CHILLIWACK: BC Access Centre
1 – 45467 Yale Road
Phone: (604) 795-8415
Email: **GACHI@gems9.gov.bc.ca**

CHILLIWACK: Municipal Hall
8550 Young Road
Phone: (604) 793-2285
Email: **sanborn@gov.chilliwack.bc.ca**

CRANBROOK: Community Futures Development Corporation of the Southeast Region of BC
125 Cranbrook Street North
Phone: (250) 489-4356
Email: **cfdc@cintek.com**

DAWSON CREEK: BC Access Centre
1201 103rd Avenue
Phone: (250) 784-2224
Email: **GADAW@gems4.gov.bc.ca**

DEASE LAKE: Government Agent Office
Stikine Street
Phone: (250) 771-3700
Email: **GADEA@gems4.gov.bc.ca**

DUNCAN: BC Access Centre
5785 Duncan Street
Phone: (250) 746-1400
Email: **GADUN@gems8.gov.bc.ca**

FORT NELSON: Government Agent Office
Town Square
Phone: (250) 774-6945
Email: **GAFNE@gems9.gov.bc.ca**

FORT ST. JOHN: Community Futures Development Corporation of Peace River-Liard
9325 100th Street
Phone: (250) 785-6794
Email: **cfdcpl@sun.pris.bc.ca**

GRAND FORKS: Government Agent Office
321 East Central Avenue
Phone: (250) 442-5444
Email: **GAGRF@gems1.gov.bc.ca**

KAMLOOPS: Government Agent Office
250 – 455 Columbia Street
Phone: (250) 828-4540
Email: **GAKAM@gems7.gov.bc.ca**

KAMLOOPS: Community Futures Development Corporation of Thompson Country
301 – 340 Victoria Street
Phone: (250) 828-8772
Email: **sculver@cfdctc.bc.ca**

KELOWNA: Community Futures Development Corporation of Central Okanagan
Enterprise Centre
100 – 2045 Enterprise Way
Phone: (250) 868-2132
Email: **info@cfdcco.bc.ca**

LANGLEY: Langley Chamber of Commerce
1 – 5761 Glover Road
Phone: (604) 530-6656
Email: **lynn@langleychamber.com**

LANGLEY TOWNSHIP: Municipal Hall
4914 221st Street
Phone: (604) 533-6040
Email: **admindept@township.langley.bc.ca**

LILLOOET: Economic Development Office
930 Main Street
Phone: (250) 256-7775
Email: **dale.wheeldon@lillonet.org**

MAPLE RIDGE: Government Agent Office
22787 Dewdney Trunk Road
Phone: (604) 467-6901
Email: **GAMAP@gems1.gov.bc.ca**

MASSET: Community Futures Development Corporation of Haida Gwaii
1730 Hodges Avenue
Phone: (250) 626-5594
Email: **futures@haidagwaii.net**

MERRITT: BC Access Centre
2176 Quilchena Avenue
Phone: (250) 378-9343
Email: **GAMER@gems6.gov.bc.ca**

MERRITT: Community Futures Development Corporation of Nicola Valley
2185B Voght Street
Phone: (250) 387-3923
Email: **swalter@mail.nicolavalley.com**

MISSION: Community Futures Development Corporation of North Fraser
32386 Fletcher Avenue
Phone: (604) 826-6252
Email: **fgornall@northfraser.org**

NANAIMO: BC Access Centre
13 Victoria Crescent
Phone: (250) 741-3636
Email: **GANAN@gems3.gov.bc.ca**

NELSON: BC Access Centre
310 Ward Street
Phone: (250) 354-6104
Email: **GANELSON@BCSC02.gov.bc.ca**

NELSON: Community Futures Development Corporation of Central Kootenay
540 Baker Street
Phone: (250) 352-1933
Email: **cfdcck@futures.bc.ca**

NORTH VANCOUVER: North Vancouver Chamber of Commerce
131 East Second Street
Phone: (604) 987-4488
Email: **nvtour@cofcnorthvan.org**

OSOYOOS: Community Development Centre
2nd Floor, 8711 Main Street
Phone: (250) 495-3366
Email: **obcdc@img.net**

PENTICTON: Government Agent Office
112 – 100 Main Street
Phone: (250) 492-1211
Email: **GAPEN@gems2.gov.bc.ca**

PORT ALBERNI: Community Futures Development Corporation of Alberni-Clayoquot
4757 Tebo Avenue
Phone: (250) 724-1241
Email: **jmschlac@cedar.alberni.net**

PORT HARDY: Government Agent Office
8755 Granville Street
Phone: (250) 949-6323
Email: **GAPHA@gems9.gov.bc.ca**

PORT MCNEILL: Community Futures Development Corporation of Mount Waddington
1547 Beach Drive
Phone: (250) 956-2220
Email: **Futures@island.net**

POWELL RIVER: Community Futures Development Corporation of Powell River Region
4717 Marine Avenue
Phone: (604) 485-7901
Email: **jevitt@port.island.net**

PRINCE GEORGE: BC Access Centre
1044 Fifth Avenue
Phone: (250) 565-4488
Email: **GAPRG@gems1.gov.bc.ca**

PRINCE GEORGE: Community Futures Development Corporation of Fraser Fort George
1566 Seventh Avenue
Phone (250) 562-9622
Email: **cfdc@solutions-4u.com**

PRINCE GEORGE: Aboriginal Business Development Centre
3845 Fifteenth Avenue
Phone: (250) 562-6325

PRINCE RUPERT: Government Agent Office
201 Third Avenue West
Phone: (250) 624-7415
Email: **GAPRU@gems1.gov.bc.ca**

PRINCETON: Government Agent Office
151 Vermilion Avenue
Phone: (250) 295-6957
Email: **GAPRN@gems3.gov.bc.ca**

QUESNEL: BC Access Centre
102 – 350 Barlow Avenue
Phone: (250) 992-4313
Email: **GAQUE@gems5.gov.bc.ca**

REVELSTOKE: Community Futures Development Corporation of Revelstoke
204 Campbell Avenue
Phone: (250) 837-5345
Email: **cfdcrev@junction.net**

RICHMOND: Richmond Chamber of Commerce
150 – 5890 No. 3 Road
Phone: (604) 278-2822
Email: **rcc@chamber.richmond.bc.ca**

SAANICH: Municipal Hall
770 Vernon Avenue
Phone: (250) 475-1775
Email: **fletcherm@gov.saanich.bc.ca**

SECHELT: Community Futures Development Corporation of Sunshine Coast
205 – 5710 Teredo Street
Phone: (604) 885-5595
Email: **cfdc@sunshine.net**

SQUAMISH: Government Agents Office
1360 Pemberton Street
Phone: (604) 892-2400
Email: **GASQU@gems8.gov.bc.ca**

TERRACE: BC Access Centre
101 – 3220 Eby Street
Phone: (250) 638-6515
Email: **GATER@gems2.gov.bc.ca**

TRAIL: BC Access Centre
1050 Eldorado Street
Phone: (250) 364-0591
Email: **GATRA@gems6.gov.bc.ca**
After-hours appointments available.

VANCOUVER: Canada/BC Business Service Centre
601 West Cordova Street
Phone: (604) 775-5505
Email: **kuhnke.carl@cbsc.ic.gc.ca**

VANCOUVER: BC Ministry of Finance and Corporate Relations – Consumer Taxation Branch
605 Robson Street, 5th floor
Phone: (604) 660-4524 or 660-1104
NOTE: This site accepts ONLY cheque or money order for name registration payments.

VANCOUVER: SUCCESS
501 – 1788 West Broadway
Phone: (604) 732-3278
Email: **fctam@yahoo.com**

VANCOUVER: North Vancouver Chamber of Commerce
131 East Second Street
Phone: (604) 987-4488
Email: **nvtour@cofcnorthvan.org**

VERNON: BC Access Centre
3201 30th Street
Phone: (250) 549-5511
Email: **GAVER@gems6.gov.bc.ca**

VICTORIA: BC Ministry of Finance Corporate Relations, Corporate & Personal Property Registries
2nd floor, 940 Blanshard Street
Phone: (250) 387-7848 or (250) 387-4471
Email: **Valerie.Adam@gems3.gov.bc.ca**

VICTORIA: BC Ministry of Finance,
Consumer Taxation Branch
3rd floor, 1802 Douglas Street
Phone: (250) 387-0636

VICTORIA: Victoria Connects
G7 – 1001 Douglas Street
Phone: (250) 356-7915
Email: **GAVIC@gems1.gov.bc.ca**

WESTBANK: YMCA-YWCA Westside Works
1 – 2411 Drought Road
Phone: (250) 707-3037
Email: **jjbaars@silk.net**

WILLIAMS LAKE: Community Futures
Development Corporation of
Cariboo-Chilcotin
266 Oliver Street
Phone: (250) 392-3626
Email: **gailcf@midbc.com**

WILLIAMS LAKE: BC Access Centre
540 Borland Street
Phone: (250) 398-4211
Email: **GAWIL@gems7.gov.bc.ca**

APPENDIX B

Government Agent Listing

BC Ministry of Small Business, Tourism and Culture

The following information, as well as current e-mail addresses, is also available on-line at **www.governmentagents.sb.gov.bc.ca/locations**.

Ashcroft
300 Railway Avenue
Phone: (250) 453-2412

Atlin
Third Street
Phone: (250) 651-7595

Bella Coola
Cliff Street
Phone: (250) 799-5361

Burns Lake
33 Third Avenue
Phone: (250) 692-7117

Campbell River
BC Access Centre
115 – 1180 Ironwood Rd.
Phone: (250) 286-7555

Chetwynd
5016 50th Avenue
Phone: (250) 788-2239

Chilliwack
BC Access Centre
1 – 45467 Yale Road West
Phone: (250) 795-8415

Clinton
102 – 1423 Cariboo Highway
Phone: (250) 459-2268

Courtenay
BC Access Centre
2500 Cliffe Avenue
Phone: (250) 897-7500

Cranbrook
BC Access Centre
100 Cranbrook Street North
Phone: (250) 426-1211

Creston
1404 Canyon Street
Phone: (250) 428-3211

Dawson Creek
BC Access Centre
1201 103rd Avenue
Phone: (250) 784-2224

Dease Lake
Stikine Street
Phone: (250) 771-3700

Duncan
BC Access Centre
5785 Duncan Street
Phone: (250) 746-1400

Fernie
401 Fourth Avenue
Phone: (250) 423-6845

Fort Nelson
5315 50th Avenue South
Phone: (250) 774-6945

Fort St. James
470 Stuart Drive
Phone: (250) 996-7585

Fort St. John
BC Access Centre
10600 100th Street
Phone: (250) 787-3350

Ganges
343 Lower Ganges Road
Phone: (250) 537-5414

Golden
903 Ninth Street
Phone: (250) 344-7550

Grand Forks
524 Central Avenue
Phone: (250) 442-5444

Houston
3232 Highway 16
Phone: (250) 845-2990

Invermere
506 Seventh Avenue
Phone: (250) 342-4260

Kamloops
250 – 455 Columbia Street
Phone: (250) 828-4540

Kaslo
312 Fourth Street
Phone: (250) 353-2219
Email: GAKAS@gems4.gov.bc.ca

Kitimat
334 City Centre
Phone: (250) 632-6188

Lillooet
651 Main Street
Phone: (250) 256-7548

Mackenzie
540 Mackenzie Boulevard
Phone: (250) 997-4270

Maple Ridge
22787 Dewdney Trunk Road
Phone: (604) 467-6901

Merritt
BC Access Centre
2176 Quilchena Avenue
Phone: (250) 378-9343

Nakusp
619 Broadway Street West
Phone: (250) 265-3646

Nanaimo
BC Access Centre
460 Selby Street
Phone: (250) 741-3636

Nelson
BC Access Centre
310 Ward Street
Phone: (250) 354-6104

Oliver
101 – 9971 350th Avenue
Phone: (250) 498-3818

100 Mile House
BC Access Centre
160 Cedar Avenue
Phone: (250) 395-5595

Penticton
112 – 100 Main Street
Phone: (250) 492-1211

Port Alberni
4586 Victoria Quay
Phone: (250) 724-9200

Port Hardy
8755 Granville Street
Phone: (250) 949-6323

Powell River
6953 Alberni Street
Phone: (250) 485-3622

Prince George
BC Access Centre
1044 Fifth Avenue
Phone: (250) 565-4488

Prince Rupert
201 Third Avenue West
Phone: (250) 624-7415

Princeton
151 Vermilion Avenue
Phone: (250) 295-6957

Queen Charlotte City
216 Third Avenue
Phone: (250) 559-4452

Quesnel
102 – 350 Barlow Avenue
Phone: (250) 992-4313

Revelstoke
104 – 1123 Second Street West
Phone: (250) 837-7636

Salmon Arm
BC Access Centre
681 Marine Park Drive Northeast
Phone: (250) 832-1611

Sechelt
102 – 5710 Teredo Street
Phone: (604) 885-5187

Smithers
BC Access Centre
1020 Murray Street
Phone: (250) 847-7207

Sparwood
22 Greenwood Shopping Centre
Phone: (250) 425-6363

Squamish
1360 Pemberton Street
Phone: (604) 892-2400

Stewart
703 Brightwell Street
Phone: (250) 636-2294

Terrace
BC Access Centre
101 – 3220 Eby Street
Phone: (250) 638-6515

Trail
BC Access Centre
1050 Eldorado Street
Phone: (250) 364-0591

Ucluelet
5 – 1620 Peninsula Road
Phone: (250) 726-7025

Valemount
1201 Fifth Avenue
Phone: (250) 566-4448

Vanderhoof
BC Access Centre
189 East Stewart Street
Phone: (250) 567-6301

Vernon
BC Access Centre
3201 30th Street
Phone: (250) 549-5511

Victoria
G7 – 1001 Douglas Street
Phone: (250) 356-7915

Williams Lake
BC Access Centre
540 Borland Street
Phone: (250) 398-4211

APPENDIX C

Consumer Taxation Branch

BC Ministry of Finance and Corporate Relations

Contact information for the Consumer Taxation Branch is also available on-line at **www.fin.gov.bc.ca/ctb/ContactUs.htm**.

Campbell River
115 – 1180 Ironwood Road
Phone: (250) 286-7567

Cranbrook
100 Cranbrook Street N.
Phone: (250) 426-1599

Dawson Creek
1201 – 103rd. Ave.
Phone: (250) 784-2459

Kamloops
250 – 455 Columbia Street
Phone: (250) 828-4507

Kelowna
114 – 1420 Water Street
Phone: (250) 861-7699

Nanaimo
460 Selby Street
Phone: (250) 741-3652

Nelson
310 Ward Street
Phone: (250) 354-6799

Penticton
112 – 100 Main Street
Phone: (250) 492-1409

Prince George
478 – 1011 Fourth Avenue
Phone: (250) 565-4299

Terrace
103 – 3220 Eby Street
Phone: (250) 638-6565

Vancouver
605 Robson Street
Phone: (604) 660-4524

Vernon
3201 – 30th Street
Phone: (250) 549-5660

Victoria
1802 Douglas Street
Phone: (250) 387-0656

Victoria
3rd Floor, 1106 Cook Street
Phone: (250) 356-9900

Williams Lake
540 Borland Street
Phone: (250) 398-4750

APPENDIX D

Employment Standards Branch

BC Ministry of Labour

Contact information for the Employment Standards Branch is also available on-line at **www.labour.gov.bc.ca/esb/branch.htm**.

Abbotsford
306-32555 Simon Avenue
Phone: (604) 852-5378

Burnaby
210-4946 Canada Way
Phone: (604) 660-4946

Cranbrook
100 Cranbrook Street North
Phone: (250) 426-1291

Dawson Creek
1201-103rd Avenue
Phone: (250) 784-2390

Duncan
Skills Development Centre
Unit 8, 201-5462 Trans Canada Hwy
Phone: (250) 746-1439

Kamloops
220-546 Street Paul Street
Phone: (250) 828-4516

Kelowna
107-1664 Richter Street
Phone: (250) 861-7404

Nanaimo
302-155 Skinner Street
Phone: (250) 741-5833

Nelson
310 Ward Street
Phone: (250) 354-6550

Penticton
103-3547 Skaha Lake Road
Phone: (250) 490-8215

Port Coquitlam
510-2755 Lougheed Hwy
Phone: (604) 660-9920

Prince George
1577-7th Avenue
Phone: (250) 565-6120

Surrey
#101 – 10475 – 138 Street
Phone (604) 586-4251

Terrace
108-3220 Eby Street
Phone: (250) 638-6525

Vancouver
126-800 Hornby Street
Phone: (604) 775-1974

Victoria
400-3960 Quadra Street
Phone: (250) 952-4738

APPENDIX E

Community Futures Development Corporations

Contact information CFDCs is also available on-line at **www.communityfutures.ca/provincial/bc/locations/**.

Abbotsford – CFDC of South Fraser
100 – 3238 South Fraser Way
Phone: (604) 864-5770
Email: **cfdcofsf@uniserve.com**
Web: **www.southfraser.com**

Ashcroft – CFDC of Sun Country
310 Railway Ave.
Phone: (250) 453-9165
Email: **suncntry@wkpowerlink.com**
Web: **www.communityfutures.ca/bc/suncountry/**

Campbell River – CFDC of Strathcona
920 Alder Street
Phone: (250) 830-1141
Email: **cfdcs@island.net**
Web: **www.strathfutures.bc.ca/**

Chilliwack – CFDC of Sto:Lo
29 – 6014 Vedder Rd.
Phone: (604) 858-0009
Email: **sdcmgr@uniserve.com**
Web: **www.stolonation.bc.ca/sdc**

Cranbrook – CFDC of the Southeast Region of BC
125 Cranbrook Street N.
Phone: (250) 489-4356
Email: **cfdc@cintek.com**
Web: **www.cintek.com/cfdc/**

Dawson Creek Office – CFDC of Peace River-Liard
10805 – 14th Street
Phone (250) 782-8748
Email: **cfdcpl@pris.bc.ca**
Web: **www.pris.bc.ca/cfdc/**

Duncan – CFDC of Cowichan Region
135 Third Street
Phone: (250) 746-1004
Email: **cfdc@cowichan.com**
Web: **www.cowichan.com/comfut/**

Fort Street John – CFDC of Peace River-Liard
9325 100th Street
Phone: (250) 785-6794
Email: **cfprdk@aisl.bc.ca**
Web: **www.pris.bc.ca/cfdc/**

Greenwood – CFDC of the Boundary Area
102 South Government Street
Phone: (250) 445-6618
Email: **darsen@idmail.com**

Houston – CFDC of Nadina
2nd Floor, Houston Mall, Hwy. 16
Phone: (250) 845-2522
Email: **generalmail@cfdcnadina.ca**
Web: **www.cfdcnadina.ca**

Kamloops – CFDC of Central Interior First Nations
215 – 345 Yellowhead Hwy
Phone: (250) 828-9833
Email: **fncfdc@wkpowerlink.com**

Kamloops – CFDC of Thompson Country
301 – 340 Victoria Street,
Phone: (250) 828-8772
Email: **info@cfdctc.bc.ca**
Web: **www.cfdctc.bc.ca**

Kelowna – CFDC of Central Okanagan
100 – 2045 Enterprise Way
Phone: (250) 868-2132
Email: **info@cfdcco.bc.ca**
Web: **www.cfdcco.bc.ca**

Masset – CFDC of Haida-Gwaii
1730 Hodges Avenue
Phone: (250) 626-5594
Toll-free: 1-888-328-5594
Email: **guest2@hgqc.csc.bc.ca**

Merritt – CFDC of Nicola Valley
2185B Voght Street
Phone: (250) 378-3923
Email: **cfdc@nicolavalley.com**
Web: **www.nicolavalley.com/~cfdc/**

Mission – CFDC of North Fraser
32386 Fletcher Avenue
Phone: (604) 826-6252
Email: **cfdc@northfraser.org**
Web: **www.northfraser.org**

Nanaimo – CFDC of Central Island
420 Albert Street
Phone: (250) 753-6414
Toll-free: 1-877-753-6414
Email: **info@cfnanaimo.org**
Web: **www.cfnanaimo.org**

Nelson – CFDC of Central Kootenay
201 – 514 Vernon Street
Phone: (250) 352-1933
Email : **cfdcck@futures.bc.ca**
Web: **www.futures.bc.ca**

Penticton – CFDC of Okanagan-Similkameen
102 – 3115 Skaha Lake Road
Phone: (250) 493-2566
Email: **cfutures@vip.net**
Web: **www.communityfutures.ca/bc/cfdcos**

Port Alberni – CFDC Nuu-Chah-Nulth Economic Development Corporation
7563 Pacific Rim Highway
Phone: (250) 724-3131
Email: **nedc@island.net**

Port Alberni – CFDC of Alberni-Clayoquot
4757 Tebo Avenue
Phone: (250) 724-1241
Email: **cfdc@cedar.alberni.net**
Web: **www.alberni.net/~cfdc/**

Powell River – CFDC of Powell River
2nd Floor, 4717 Marine Avenue
Phone: (604) 485-7901
Email: **cfdcprr@aisl.bc.ca**
Web: **www.armourtech.com/~comfuture/**

Port McNeil – CFDC of Mount Waddington
8 – 311 Hemlock Street
Phone: (250) 956-2220
Email: **futures@island.net**
Web: **www.island.net/~futures/**

Prince George – CFDC of Fraser Fort George
1566 Seventh Avenue
Phone: (250) 562-9622
Email: **general@cfdc.bc.ca**
Web: **www.cfdc.bc.ca**

Prince Rupert – CFDC of the Pacific Northwest
200 – 515 Third Avenue West
Phone: (250) 622-2332
Email: **cfdcpnw@citytel.net**

Quesnel – CFDC of North Cariboo
679 Hwy 97 South, 3437 Loloff Road
Phone: (250) 747-1212
Email: **greg@cf.quesnelbc.com**
Web: **www.sd28.bc.ca/communityfutures/**

Revelstoke – CFDC of Revelstoke
204 Campbell Avenue
Phone:(250) 837-5345
Email: **cfdcrev@junction.net**
Web: **www.revelstokecc.bc.ca/rcdc/**

Salmon Arm – CFDC of Shuswap
5450 48th Avenue S.E.
Phone: (250) 832-2118
Email: **myers@futureshuswap.bc.ca**
Web: **www.futureshuswap.bc.ca/**

Sechelt – CFDC of Sunshine Coast
205 – 5710 Teredo Street
Phone: (604) 885-1959
Email: **cfdc@sunshine.net**
Web: **www.communityfutures.org**

Squamish – CFDC of Howe Sound
37760 Second Avenue
Phone: (604) 892-5467
Email: **cfdc@mountain-inter.net**
Web: **www.cfdchs.com**

Terrace – CFDC of 16/37
204 – 4630 Lazelle Avenue
Phone: (250) 635-5449
Email: **1637cfdc@kermode.net**
Web: **www.kermode.net/1637cfdc/**

Trail – CFDC of Greater Trail
2950 Highway Drive
Phone: (250) 364-2595
Email: **info@communityfutures.com**
Web: **www.communityfutures.com**

Vanderhoof – CFDC of Stuart-Nechako
2750 Burrard Avenue
Phone: (250) 567-5219
Email: **cfdcsn@hwy16.com**
Web: **www.hwy16.com/~cfdcsn/**

Vernon – CFDC of North Okanagan
302 – 3105 33rd Street
Phone: (250) 545-2215
Email: **info@nocdc.bc.ca**
Web: **www.nocdc.bc.ca**

Williams Lake – CFDC of Cariboo-Chilcotin
266 Oliver Street
Phone: (250) 392-3626
Toll-free: 1-888-879-5399
Email: **karencf@stardate.bc.ca**

M121

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APPENDIX F

FactsLine Catalogues and Info FAX Numbers

Canada/British Columbia Business Service Centre

The Canada/British Columbia Business Service Centre now offers an automated fax system. We encourage you to try Info FAX, a free automated service that allows you to request documents on a variety of business programs, services and government regulations and have them sent directly to your fax machine.

For example, a person starting a service business in day care, could begin by ordering the Start-Up 360 and Service Industry 210 catalogues (see below). From these catalogues he or she would identify relevant documents such as 5540 and 5713, and within minutes, the Start-Up Checklist and Care Facilities regulatory documents could be at his or her fingertips.

Document catalogues for Info FAX are updated daily, so it is important to discard all old catalogues and order one or more of the current catalogues. Below is a copy of the new master catalogue. The listing is current as of ***July 31, 2000***. Updated versions can be obtained by requesting Document 1.

Info FAX is available 24 hours a day:
Toll-free 1-800-667-2272, or
Lower Mainland 775-5515.

Canada/British Columbia Business Service Centre
601 West Cordova Street
Vancouver, British Columbia V6B 1G1
Phone: (604) 775-5525
In BC: 1-800-667-2272
Fax: (604) 775-5520
Web: **www.sb.gov.bc.ca**
FactsLine: (604) 775-5515

Catalogue Name	Info FAX #	Approx. pages
Aerospace	100	3
Agriculture/Food	110	14
Communication	120	5
Construction	130	6
Culture/Cultural Industries	140	4
Employment	250	8
Environment	150	10
Export	260	13
Finance	270	13
Fishery	160	5
Forestry	170	3
Human Resources	280	3
Import	290	14
Information Services/ Associations	300	22
Intellectual Property	310	2
Manufacturing	180	14
Marketing	320	8
Medical	190	4
Mining/Petroleum	200	7
Ongoing Business Development	330	9
Regulation/Legal	340	26
Research and Development	400	9
Science and Technology	350	8
Service Industry	210	9
Start-Up	360	9
Strategic Alliance	370	2
Taxation	380	8
Tourism/Leisure	220	4
Training	390	5
Transportation	230	8
Wholesale/Retail	240	9

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Export	260	13
Finance	270	13
Fishery	160	5
Forestry	170	3
Human Resources	280	3
Import	290	14
Information Services/ Associations	300	22
Intellectual Property	310	2
Manufacturing	180	14
Marketing	320	8
Medical	190	4
Mining/Petroleum	200	7
Ongoing Business Development	330	9
Regulation/Legal	340	26
Research and Development	400	9
Science and Technology	350	8
Service Industry	210	9
Start-Up	360	9
Strategic Alliance	370	2
Taxation	380	8
Tourism/Leisure	220	4
Training	390	5
Transportation	230	8
Wholesale/Retail	240	9

APPENDIX G

Buying a Business Checklist

This checklist is designed to show you the types of questions you should ask before buying an existing business. It covers the basic questions pertaining to any specific business opportunity, but it should also stimulate numerous other questions.

A. Sales

- ☐ Is the product or service likely to maintain or improve its marketability or is it in danger of becoming over-sold, out of style or obsolete?
- ☐ Is the business in a good location or is this the reason it is for sale?
- ☐ Are prices competitive? Are competitors gaining strength?
- ☐ Are all sales documented in reliable records? Are the total sales broken down by product line, if applicable?
- ☐ Are bad debts deducted from sales, or are they still shown as receivables?
- ☐ What is the sales pattern year by year and month by month? Is the pattern seasonal or related to some business cycle (such as home construction or other uncontrollable variable)?
- ☐ Are some goods actually just on consignment, with the right of being returned for full credit?
- ☐ Are some goods on warranty?
- ☐ Are some fluctuations in sales due to lucky one-shot sales?
- ☐ Is a particular salesperson critical to success?
- ☐ Is the business seller's personal role critical to success?
- ☐ Are you sure all sales are for this business, and that the seller hasn't added sales from another business?
- ☐ Will you be able to continue buying the product from existing suppliers?
- ☐ Can you increase sales with current resources?

B. Costs

- ☐ Are all expenses shown?
- ☐ Is there a chance the owner has paid expenses through another business?
- ☐ Has the owner avoided some expenses that could be delayed, such as equipment maintenance?
- ☐ Are there annual expenses coming due soon?
- ☐ Are there new or increased expenses you should anticipate?
- ☐ Is an adequate salary allowed for work done by the owner and his or her family?
- ☐ Is interest paid for money loaned to the business?
- ☐ Is depreciation claimed for the equipment, and if so, is it reasonable (particularly for the price you will be paying)?
- ☐ Is the staff adequately paid, or do they expect increases soon?

- ☐ Does the lease have an escalation clause to include increases in building taxes, heat, etc.?
- ☐ When will the lease have to be renegotiated?
- ☐ What is the effect of decreased or increased sales on your costs?
- ☐ What expenses do similar businesses have?
- ☐ Do you know the costs allocated to each product and how a change in the product "mix" would affect costs?
- ☐ Are some expenses prepaid by the seller? Will you have to reimburse seller for your share?
- ☐ Is inventory accurately shown at true current value, for calculating actual costs of goods sold?

C. Profits

- ☐ Have you looked at the effect of increased or decreased sales on profit?
- ☐ Do you know the minimum likely sales? The maximum likely?
- ☐ Have you considered the effect of inflation over the years to come? (on sales? on costs?)
- ☐ Are profits adequate to warrant taking the risk?
- ☐ Have you analyzed the financial records for the last three years, including balance sheets, profit and loss statements, tax returns, purchases and sales records and bank statements? Have the records been well kept?
- ☐ Based on past financial results, have you projected the future cash flow and profitability of the business? What is the break-even point?

D. Assets

- ☐ Do you know exactly what you are buying and not buying? Are there lists, and have you checked them?
- ☐ If inventory or work in progress is to be included, was a value agreed upon at the time of offer? How it will be adjusted at the time of closing, and within what limits?
- ☐ Has any inventory been sold but not shipped?
- ☐ Are you buying the accounts receivable? Do you have a listing of these accounts by age?
- ☐ What could you sell the accounts receivable for to a factoring agency (bank or finance company)?
- ☐ Is equipment in good repair? Is it efficient?
- ☐ Is the equipment in danger of becoming obsolete or difficult to service?
- ☐ Could the equipment be sold easily?
- ☐ Is any equipment leased?
- ☐ Do you know the terms and cost of each equipment lease? Will you get ownership on maturity?
- ☐ Will you have to build up your own accounts receivable? Have you figured out how this will affect your cash flow?

- ☐ What is the market value and replacement value of the fixed assets?
- ☐ If the business is a limited company, are you buying the shares or the assets? Be sure to consult a lawyer at this point.
- ☐ Have you consulted an accountant on how to value the various assets for the best tax advantage?
- ☐ Have you decided what intangibles you want-mailing lists, name, exclusive rights, leases, etc.? Can they be transferred?
- ☐ If you need new licences, do you know what is required to get them?

E. Liabilities

- ☐ Are the assets you're buying free of debts and liens? Have you checked this out carefully?
- ☐ If you are assuming some debts, do you know the exact terms of repayment? Is this in writing?
- ☐ Are there any contingencies, such as warranties or guaranteed debts or accounts?
- ☐ Will you be expected by customers to make refunds or warranties (even though not legally obligated to do so) or risk losing their goodwill?
- ☐ Are you assuming any risk of being liable for the previous owner's actions (as might happen when buying a limited company)?
- ☐ Has the previous owner received any payments in advance-deposits, etc.-which he or she should turn over to you?
- ☐ Have you checked the business credit rating with suppliers? Will you receive an established rating or be treated as a new account?
- ☐ If buying part of a company or entering a partnership, do you know the limitations to one person making a commitment on behalf of the business?
- ☐ Do you know the effect of the build-up of your accounts payable on your cash flow?
- ☐ Will your cash flow from operations be enough to pay your debts?

F. The Seller and You

- ☐ Do you know the real reason the business is for sale?
- ☐ Is the business seller being co-operative in supplying you information?
- ☐ Is the seller willing to sign a non-compete agreement?
- ☐ Will the seller train you and assist you after the purchase?
- ☐ Is this the type of business you were actually looking for?
- ☐ Is the type and size of the business compatible with your interests, experience, personality and capital?

G. The Purchase Agreement

- ☐ Does the draft agreement cover what assets are to be purchased, what liabilities are to be assumed and when the business is to be taken over?
- ☐ Are you ready to negotiate? Remember a business is worth no more than the highest price someone will pay and no less than the lowest price the seller will accept.
- ☐ In drafting your offer, are escape clauses included, which cover obtaining financing, inspecting all records, receiving necessary licences and rights, and other transfers?
- ☐ Before signing the offer or purchase agreement, be sure you consult a lawyer and an accountant, and remember: *"Caveat emptor"* – Let the buyer beware.

APPENDIX H

Buying Franchise Checklist

This checklist is designed to show you the type of questions you should ask before committing to a franchise business. It does not contain all the questions pertaining to a specific franchise. Keep in mind that information is your greatest tool in selecting the most successful franchise for you.

A. Company History and Reputation

- ☐ How long has the franchisor been in operation?
- ☐ If a new firm, how long has the concept been tested?
- ☐ What are the results of the concept testing?
- ☐ What is the firm's record of accomplishment?
- ☐ Does the firm have a reputation for honesty with its franchisees? With its customers?
- ☐ Who are the principals of the firm? In what regard are they held in the community?
- ☐ What experience have the principals of the firm had in this type of business?
- ☐ Is the firm adequately financed? Have you seen a recent financial statement?
- ☐ What are the plans for future development and expansion?
- ☐ What effect will development and expansion have on your dealings with the firm?
- ☐ How does the firm stand with the Chamber of Commerce? Better Business Bureau? Dun and Bradstreet? Take the time to find out.
- ☐ How selective is the company in choosing its franchisees? Did they ask for your qualifications?

B. The Franchise Product or Service

- ☐ How would you evaluate the quality of the product or service?
- ☐ Would you buy the product or service on its own merits?
- ☐ Are you prepared to spend the remainder of your business life with this product or service?
- ☐ Will this product or service sell all year round in your area, or are you going to be out of business for some months of the year? Are you prepared for a slack period?
- ☐ Will this product or service increase in demand as the years progress, or is it a passing fad?
- ☐ Is the product or service priced competitively with others in its class?
- ☐ Is the product or service packaged well, and will the packaging help to promote sales?
- ☐ How long has this product or service been on the market in its present form?
- ☐ Where is the product or service now sold? Will it sell in your area?

C. The Franchised Sales Area

- ☐ How well defined is the franchise sales area? Is it outlined on a map? Is it in the contract?
- ☐ Do you have the exclusive right to the franchise area?
- ☐ What is the sales potential of the territory (population, income, etc.)?
- ☐ What has the growth of the territory been?
- ☐ What is the future growth potential?
- ☐ What type of people are moving into the territory (income, age, etc.)?
- ☐ Is the territory homogeneous with respect to population (i.e., is it made up of the same or different groups of people)? Is this good or bad for your product or service?
- ☐ How much direct competition for the type of product or service currently exists in the area?
- ☐ How much competition for sales dollars can be expected in the territory? From other franchises? From non-franchised businesses?
- ☐ Are the existing competitive franchises in the territory successful?

D. The Franchise Contract

- ☐ Does the contract fully explain your understanding of the franchise agreement?
- ☐ Did your lawyer approve the contract after he or she studied it in detail?
- ☐ Does the contract benefit both parties, you and the franchisor?
- ☐ Are you able to terminate the contract if, for some reason, it becomes necessary? What would it cost you if you had to terminate the contract?
- ☐ Can you sell the contract with the franchisor's consent? And can you keep profits made from the sale?
- ☐ Can the franchisor take back or terminate the contract at his or her option? Under what conditions?
- ☐ If the franchisor terminates the contract, will you be compensated for goodwill you have built up in the business?
- ☐ Is the contract specific as to the type and size of operation?
- ☐ Are your payments to the franchisor spelled out in detail?
  a) franchise fee
  b) fixed yearly payment
  c) stock or merchandise
- ☐ Must a certain amount of merchandise be purchased from the franchisor?
- ☐ Can you use your own suppliers?
- ☐ Must you meet a certain yearly sales quota? Is it attainable?
- ☐ Are you prevented from engaging in any other business activity for the duration of the contract?
- ☐ Does the contract prevent you from establishing, owning or working in a competing business for a certain number of years after termination?
- ☐ Before you sign the sales contract, are you sure that the franchise can do something for you that you cannot do for yourself?

E. The Franchisor's Assistance to You

- ☐ Does the franchisor provide continuing assistance? Is it specified in the contract?
- ☐ Are you and your key personnel required to go to a special training school? Is the school of sufficient caliber to teach you the necessary methods?
- ☐ Have you actually examined the company's franchise handbook, the accounting system and all other systems and methods to which you will have to adhere?
- ☐ Does the franchisor select the business site? Is there a fee? Can you refuse the site? Can you choose your own site?
- ☐ Will the franchisor give you help on the lease agreement? Is it in the contract?
- ☐ Will the franchisor assist with an opening inventory? Purchasing? Inventory control?
- ☐ Will the franchisor help with the financing arrangements? At what cost to you?
- ☐ What advertising and sales promotion assistance is provided? What is your cost for this assistance?
- ☐ If a well-known personality is involved, does he or she assist you directly?
- ☐ Will the franchisor provide fiscal assistance (e.g., analyzing financial statements, cost control, etc.)?
- ☐ Does the franchisor design the store layouts and displays? Will this layout fit into your territory?
- ☐ *Remember:* Legitimate companies welcome a detailed investigation, since they stand to benefit by it. Beware the company that refuses to answer questions.

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